Filing Company: The Lafayette Life Insurance Company State Tracking Number:

Company Tracking Number: LL-11-FPIA-1

TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium

Variable and Variable

Product Name: Marquis Centential

Project Name/Number: Marquis Centential/LL-11-FPIA-1

Filing at a Glance

Company: The Lafayette Life Insurance Company

Product Name: Marquis Centential SERFF Tr Num: LAFA-127827295 State: Arkansas TOI: A02.1I Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num:

Variable and Variable Closed

Sub-TOI: A02.1I.002 Flexible Premium Co Tr Num: LL-11-FPIA-1 State Status: Approved-Closed

Filing Type: Form Reviewer(s): Linda Bird

Authors: Kim Wright, Ramona

Piercefield, Angelea Underwood

Date Submitted: 01/03/2012 Disposition Status: Approved-

Closed

Disposition Date: 01/11/2012

Implementation Date Requested: On Approval Implementation Date:

State Filing Description:

General Information

Project Name: Marquis Centential Status of Filing in Domicile: Pending

Project Number: LL-11-FPIA-1 Date Approved in Domicile:

Requested Filing Mode: Review & Approval Domicile Status Comments: Ohio is our state of

domicile

Explanation for Combination/Other: Market Type: Individual Submission Type: New Submission Individual Market Type:

Overall Rate Impact: Filing Status Changed: 01/11/2012
State Status Changed: 01/11/2012

Created By: Ramona Piercefield

Submitted By: Ramona Piercefield Corresponding Filing Tracking Number:

Filing Description:

Deemer Date:

RE: The Lafayette Life Insurance Company NAIC # 65242, FEIN # 35-0457540

LL-11-FPIA-1 AR, Flexible Premium Deferred Indexed Annuity Policy

LL-11-FPIA-1.1 AR, Data Pages LL-11-FPIA-1.2 AR, Data Pages

LL-11-FPIA-1.3 AR, Data Pages

LL-11-FPIA-1.4 AR, Data Pages

Filing Company: The Lafayette Life Insurance Company State Tracking Number:

Company Tracking Number: LL-11-FPIA-1

TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium

Variable and Variable

Product Name: Marquis Centential

Project Name/Number: Marquis Centential/LL-11-FPIA-1

LL-11-FPIA-1.5 AR, Data Pages LL-11-FPIA-1.6 AR, Data Pages LL-11-FPIA-1.7 AR, Data Pages LL-11-FPIA-1.8 AR, Data Pages

LL-11-FPIA-1.9 AR, Data Pages

LL-11-FPIA-1.10 AR, Data Pages (included in policy)

E-FRF10-1112, 10 Day Right to Return the Policy

LL-11-PBR-1, Premium Bonus Rider LL-1460-B-AR, Application for Annuity

Dear Reviewer:

Attached for your review for approval are the above-captioned annuity policy and related forms. These forms are new and will not be replacing any forms previously approved for use in your state.

Although only one policy form is being submitted, we have included ten sets of Data Pages, each set reflecting a different surrender charge pattern and the company declared rates, such as the cap rates. At issue, the policy will show only the information applicable to the product selected by the policy owner. With this manner of construction, we will be able to offer 10 flexible premium deferred fixed - indexed products while using the same base policy form.

These products will be available for Annuitant and Owner issue ages 0-85 for both qualified and non-qualified markets. They will be marketed by licensed representatives in your state and sold to individual purchasers of annuities. These annuity products will not be illustrated.

Under each product, the policy owner can allocate premium to any one or a combination of a fixed option, or three alternative index interest crediting methods under the index option. The index interest crediting methods include Alternative Method A (or Annual Point-to-Point), Alternative Method B (or Monthly Average), and Alternative Method C (or Monthly Cap). The amount of the premium that earns any fixed or index interest under the interest crediting methods is dependent upon the current allocation percentages chosen by the policy owner.

Under the fixed option and index option, the interest calculations are based on a one-year measuring period referred to as an interest earning period. This period starts on an allocation date and ends one year later. For premium allocated to the fixed option, fixed interest is based on a declared fixed interest rate.

For premium allocated to any of the alternative interest crediting methods under the index option, any index interest is linked, in part, to the Standard & Poor's 500 Price Index. There is a separate cap that applies to each alternative index interest crediting method that is used to calculate the index interest rate. The caps are used to set the upper limit on the

Filing Company: The Lafayette Life Insurance Company State Tracking Number:

Company Tracking Number: LL-11-FPIA-1

TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium

Variable and Variable

Product Name: Marquis Centential

Project Name/Number: Marquis Centential/LL-11-FPIA-1

index interest rate. For alternative methods A and B, this cap is referred to as the maximum index interest rate, while alternative method C refers to the cap as the maximum monthly index change.

For premium allocated to Alternative Method A (or Annual Point-to-Point), the policy owner will receive any index interest based on the percentage change in the S&P 500 Price Index from the allocation date that begins the interest earning period to the allocation date that ends the interest earning period. The index interest rate will not be less than 0%, nor more than the applicable cap.

For premium allocated to Alternative Method B (or Monthly Average), the policy owner will receive any index interest based on the percentage change from the S&P 500 Price Index on the allocation date that begins the interest earning period to the average of the 12 indices on the next 12 allocation dates. The index interest rate will not be less than 0%, nor more than the applicable cap.

For premium allocated to Alternative Method C (or Monthly Cap), the policy owner will receive any index interest based on the sum of the 12 percentage changes in the S&P 500 Price Index for each of the 12 one-month periods between allocation dates within the interest earning period. Each of the 12 percentage changes may be less than 0%, but not more than the applicable cap. The Index interest rate will not be less than 0%.

The guaranteed minimum surrender values are as shown on the Data Pages. They are based on 87.5% of all net premiums accumulated at a guaranteed annual effective interest rate. This guaranteed annual effective interest rate will not be less than the Nonforfeiture Rate, which is set at issue and reset periodically based on the 5-Year Constant Maturity Treasury interest rate published by the Federal Reserve. The Nonforfeiture Rate will never be less than 1% or more than 3%.

If withdrawals are made during the withdrawal charge period, a withdrawal charge will be assessed on the amount of the withdrawal. The withdrawal charges are shown on each of the Data Pages, DP-3.

We agree to submit to the Department for its approval, and prior to our use, any index substituted for the S&P 500 Price Index.

The Freelook/Right to Cancel Notice is being filed here as a stand-alone form. Form E-FRF10-1112 reflects the correct number of days and values to be returned to the policyowner if the right is exercised.

Enclosed is Form LL-1460-B-AR, an Annuity Application. This form is new and not intended to replace any previously approved form. The Application is intended to be used to apply for this product and any annuity products approved in the future.

Filing Company: The Lafayette Life Insurance Company State Tracking Number:

Company Tracking Number: LL-11-FPIA-1

TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium

Variable and Variable

Product Name: Marquis Centential

Project Name/Number: Marquis Centential/LL-11-FPIA-1

Also enclosed for your review and approval is a Premium Bonus Rider, Form LL-11-PBR-1. It will be used with the products we are submitting for approval and also for any other deferred annuities we may have approved for use in your state in the future. This Premium Bonus Rider will grant a bonus based on premium received during the first 180 days following the annuity policy date. Interest will be credited to the bonus on a daily basis and will vest over a period of policy years. The vested amount is applied upon surrender of the annuity policy, annuitization, or payment of a death benefit. It may only be attached at issue of the base annuity.

If a withdrawal is taken from the annuity policy prior to the policy maturity date or prior to the premium bonus vesting percentage equaling 100%, a premium bonus recapture will apply. The premium bonus recapture is the amount that decreases the unvested premium bonus in the same proportion that the policy value is reduced by the withdrawal.

This rider has a termination provision. For example, the rider will terminate on termination of the policy to which it is attached. It could also be terminated, if so requested, by submission of a written request from the policy owner.

Disclosure and Benefit Summary Premium Bonus Rider, Form LL-2354-10-PBR-NRC, provides the policy owner with an explanation of the operation of the rider and will be submitted under Supporting Documentation.

Flexible Premium Deferred Annuity Disclosures, Forms LL-2559 to LL-2568, for each product, and a sample Annual Report are attached.

No part of this filing contains any unusual or possibly controversial items from normal company or industry standards.

All variable items have been denoted by red brackets and are subject to change as explained in the attached Statement of Variability. For all policy plans, there is variable data on the Data Pages. We certify that any change or modification to a variable item shall be administered in accordance with the enclosed Statement of Variability, including any requirements for prior approval of a change or modification.

These forms have been scored for readability and the required Certification form is enclosed.

These forms are submitted in final printed format and are subject to only minor modification in paper size and stock, ink, border, formatting in the form of a booklet, and formatting pages to conform to our printer requirements

Also attached to assist you in your review, is an actuarial memorandum applicable to these products and any certifications, filing fees or additional documentation required by your state's form filing laws and/or regulations.

Questions of an actuarial nature should be directed to Mr. Donald Fritz, FSA, CFA, MAAA, Senior Actuary, at 513-361-6848, or by email at Don.Fritz@WesternSouthern.com. All other questions should be directed to me, Ramona

Filing Company: The Lafayette Life Insurance Company State Tracking Number:

Company Tracking Number: LL-11-FPIA-1

TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium

Variable and Variable

Product Name: Marquis Centential

Project Name/Number: Marquis Centential/LL-11-FPIA-1
Piercefield, Filing Analyst, at CompFiler@wslife.com.

By Order approved by the State of Ohio, Department of Insurance, dated June 9, 2011, effective July 1, 2011, The Lafayette Life Insurance Company has redomesticated and is now domiciled in the State of Ohio. Our new address is as follows:

The Lafayette Life Insurance Company 400 Broadway Cincinnati, Ohio 45202

Thank you for your assistance with this filing. We look forward to your approval.

Ramona Piercefield Product & State Filing Analyst Western-Southern Financial Group 1-800-446-0795 (1873) CompFiler@WSLife.com

Company and Contact

Filing Contact Information

Ramona Piercefield, Product & State Filing ramona.piercefield@westernsouthern.com

Analyst

400 Broadway 513-629-1873 [Phone] 1873 [Ext]

Cincinnati, OH 45202 513-357-4161 [FAX]

Filing Company Information

The Lafayette Life Insurance Company CoCode: 65242 State of Domicile: Ohio

400 Broadway Group Code: 836 Company Type: Life and Annuity

Cincinnati, OH 45202 Group Name: State ID Number:

(800) 446-0795 ext. 1060[Phone] FEIN Number: 35-0457540

Filing Fees

Fee Required? Yes Fee Amount: \$150.00

Filing Company: The Lafayette Life Insurance Company State Tracking Number:

Company Tracking Number: LL-11-FPIA-1

TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium

Variable and Variable

Product Name: Marquis Centential

Project Name/Number: Marquis Centential/LL-11-FPIA-1

Retaliatory? No

Fee Explanation: \$50.00 per policy, rider, application = \$150.00

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

The Lafayette Life Insurance Company \$150.00 01/03/2012 54963949

Filing Company: The Lafayette Life Insurance Company State Tracking Number:

Company Tracking Number: LL-11-FPIA-1

TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium

Variable and Variable

Product Name: Marquis Centential

Project Name/Number: Marquis Centential/LL-11-FPIA-1

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-	Linda Bird	01/11/2012	01/11/2012

Filing Company: The Lafayette Life Insurance Company State Tracking Number:

Company Tracking Number: LL-11-FPIA-1

TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium

Variable and Variable

Product Name: Marquis Centential

Project Name/Number: Marquis Centential/LL-11-FPIA-1

Disposition

Disposition Date: 01/11/2012

Implementation Date:
Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Filing Company: The Lafayette Life Insurance Company State Tracking Number:

Company Tracking Number: LL-11-FPIA-1

TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium

Variable and Variable

Product Name: Marquis Centential

Form

Project Name/Number: Marquis Centential/LL-11-FPIA-1

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Flexible Premium Deferred Annuity		Yes
	Disclosure Forms		
Supporting Document	Premium Bonus Rider Disclosures		Yes
Supporting Document	Annual Report		Yes
Supporting Document	Investment Strategy		Yes
Supporting Document	Statements of Variability		Yes
Supporting Document	Certificate of Compliance		Yes
Form	Flexible Premium Deferred Indexed		Yes
	Annuity		
Form	Data Pages		Yes
Form	Data Pages		Yes
Form	Data Pages		Yes
Form	Data Pages		Yes
Form	Data Pages		Yes
Form	Data Pages		Yes
Form	Data Pages		Yes
Form	Data Pages		Yes
Form	Data Pages		Yes
Form	Application for Annuity		Yes
Form	Premium Bonus Rider		Yes

10 Day Right to Return the Policy

Yes

Filing Company: The Lafayette Life Insurance Company State Tracking Number:

Company Tracking Number: LL-11-FPIA-1

TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium

Variable and Variable

Product Name: Marquis Centential

Project Name/Number: Marquis Centential/LL-11-FPIA-1

Form Schedule

Lead Form Number: LL-11-FPIA-1 AR

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	LL-11- FPIA-1 AR	Policy/Cont Flexible Premium ract/Fratern Deferred Indexed al Annuity Certificate	Initial		44.000	LL-11-FPIA-1 AR.pdf
	LL-11- FPIA-1.1 AR	Data/DeclarData Pages ation Pages	Initial		0.000	data pages 1 year AR.pdf
	LL-11- FPIA-1.2 AR	Data/DeclarData Pages ation Pages	Initial		0.000	data pages 2 year AR.pdf
	LL-11- FPIA-1.3 AR	Data/DeclarData Pages ation Pages	Initial		0.000	data pages 3 year AR.pdf
	LL-11- FPIA-1.4 AR	Data/DeclarData Pages ation Pages	Initial		0.000	data pages 4 year AR.pdf
	LL-11- FPIA-1.5 AR	Data/DeclarData Pages ation Pages	Initial		0.000	data pages 5 year AR.pdf
	LL-11- FPIA-1.6 AR	Data/DeclarData Pages ation Pages	Initial		0.000	data pages 6 year AR.pdf
	LL-11- FPIA-1.7 AR	Data/DeclarData Pages ation Pages	Initial		0.000	data pages 7 year AR.pdf
	LL-11- FPIA-1.8 AR	Data/DeclarData Pages ation Pages	Initial		0.000	data pages 8 year AR.pdf
	LL-11- FPIA-1.9	Data/DeclarData Pages ation Pages	Initial		0.000	data pages 9 year AR.pdf

Filing Company: The Lafayette Life Insurance Company State Tracking Number:

LL-11-FPIA-1 Company Tracking Number:

TOI: A02.11 Individual Annuities- Deferred Non-Sub-TOI: A02.1I.002 Flexible Premium

Variable and Variable

Product Name: Marquis Centential

Project Name/Number: Marquis Centential/LL-11-FPIA-1

LL-1460-B- Application/Application for Initial LL-1460-B-44.000

AR **Enrollment Annuity** AR-1202 -

> Form John Doe-

Brackets.pdf

LL-11-PBR-Policy/Cont Premium Bonus Initial LL-11-PBR-44.000

ract/Fratern Rider

1.pdf

al

Certificate: Amendmen t, Insert

Page, Endorseme

nt or Rider

E-FRF10-Notice of 10 Day Right to Initial E-FRF10-0.000

1112 Coverage Return the Policy 1112.pdf



Home Office Mailing Address: 400 Broadway, Cincinnati, Ohio 45202

Customer Service - [1-800-243-6631]

THIS IS A LEGAL CONTRACT - READ IT CAREFULLY

We promise to pay the benefits provided in this policy, subject to the terms of this policy.

10 DAY RIGHT TO RETURN THE POLICY

If you are not satisfied for any reason, you may cancel the Contract by returning it to the Home Office or delivering it to our agent within 10 days after you receive it. During this period, the policy will be void from its inception and we will provide a refund of the total premiums paid.

NOTICE OF ANNUAL MEETING

The Lafayette Life Insurance Company is a stock life insurance company that is a subsidiary of Western & Southern Mutual Holding Company, a mutual insurance holding company. As an Owner of this policy, you are a member of Western & Southern Mutual Holding Company. The annual members meeting to elect directors and transact any business that may come before the meeting is held at the Home Office of Western & Southern Mutual Holding Company in Cincinnati, Ohio, on the second Tuesday of March of each year at ten o'clock in the morning local time or at such other location, place, or time as may be designated by the Western & Southern Mutual Holding Company Board of Directors in writing.

You may vote in person at the meeting or by proxy if you have at least \$1,000 of insurance in force at that time and for at least one year before the meeting. You have only one vote for all policies and contracts you have with us.

Signed at Cincinnati, Ohio on the Policy Date

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SPACKAMEN

Secretary

SPECTMEN

President & CEO

State Insurance Department Contact: If you have a complaint or inquiry regarding this Contract, please contact the [Arkansas Insurance Department, 1200 West Third Street, Little Rock, AR 72201, (501) 371-2600 or (800) 282-9134, Insurance.Consumers@arkansas.gov.]

Flexible Premium Deferred Indexed Annuity Policy

No Dividends

Monthly Income Payable at Maturity

Death Benefit Payable in Event of Death Prior to Maturity Date

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Data Page

Policy Data

Policy Number: [FE0123456]
Policy Date: [January 15, 2011]

Annuitant: [John E. Doe]

Age: [35] **Sex**: [Male]

Owner: [John E. Doe]

Initial Premium: [\$1,000.00]
Premium Tax Rate: [None]
Initial Premium Tax: [None]
Initial Net Premium: [\$1,000.00]

Index: The Standard & Poor's 500 Composite Stock Price Index #*

Allocation Dates: Jan. 15, Feb. 15, Mar. 15, Apr. 15, May 15, Jun. 15,

Jul. 15, Aug. 15, Sep. 15, Oct. 15, Nov. 15, Dec. 15

Consideration Factor: [87.5%]

Initial Guaranteed Minimum

Interest Rate: [1.00%]

Reset Dates: [the 11th Annual Date and every 5th Annual Date thereafter]

Initial Nonforfeiture Rate: [1.00%]

Maturity Date: [January 15, 2046]

	Fixed Index Option				
	Option	Method A	Method B	Method C	
Initial Allocation Percentages	[25%]	[25%]	[25%]	[25%]	
Initial Maximum Index Rates	N/A	[4.50%]	[4.75%]	N/A	
Initial Maximum Monthly Change	N/A	N/A	N/A	[2.00%]	
Minimum Fixed Interest Rate	1.0%	N/A	N/A	N/A	
Lower Limit of the Maximum Index Rate	N/A	1.0%	1.0%	N/A	
Lower Limit of the Maximum Monthly Change	N/A	N/A	N/A	.0833%	

N/A means "Not Applicable."

[#] Does not include dividends paid by the S&P 500 Companies.

^{* &}quot;Standard & Poor's ", "S&P ", "S&P 500", "Standard & Poor's 500" and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by us. This policy is not sponsored, endorsed, sold or promoted by Standard & Poor's, and Standard & Poor's makes no representation regarding the advisability of purchasing this policy.

Data Page (continued)

Table of Guaranteed Minimum Surrender Values

Policy Number: [FE0123456]

This table assumes that \$1,000 premiums will be paid on each annual date following the first annual date.

Guaranteed Minimum Surrender Value
\$[883.75]
[1,776.34]
[2,677.85]
[3,588.38]
[4,508.01]
[5,436.84]
[6,374.96]
[7,322.46]
[8,279.44]
[9,245.98]
[10,222.19]
[11,208.16]
[12,203.99]
[13,209.78]
[14,225.63]
[15,251.64]
[16,287.90]
[17,334.53]
[18,391.63]
[19,459.29]
[24,959.93]
[30,741.15]
[36,817.27]

The guaranteed minimum surrender values are as of the specific dates shown in this table. The values in this table are based on the consideration factor shown on the Data Page, multiplied by all net premiums reduced by any deductions for supplemental benefits and accumulated at the applicable annual effective guaranteed minimum interest rate. The guaranteed minimum interest rate is the initial guaranteed minimum interest rate shown on the Data Page until the first reset date shown on the Data Page. After the first reset date the guaranteed minimum interest rate is assumed to be 1.00% thereafter. Actual values will be reduced for any withdrawals and any cost of supplemental benefits added after the policy date.

Data Page (continued)

Withdrawal Charge Table

Policy Number: [FE0123456]

There are withdrawal charges for the first [10 policy years].

Policy Year	Withdrawal Charge
[1	9%
2	9%
3	8%
4	7%
5	6%
6	5%
7	4%
8	3%
9	2%
10	1%
11 and later	0%]

Data Page (continued)

Premium Bonus Rider

Policy Number: [FE0123456]

Premium Bonus Rate: [5.00%]

Policy Year	Premium Bonus Vesting Percentage
[1	5%
2	20%
3	40%
4	60%
5	80%
6 and later	100%]

Please refer to the Premium Bonus Recapture provision of the rider. A portion of the unvested premium bonus will be forfeited by you in the event of a partial or an automatic withdrawal from the policy prior to the policy year in which the premium bonus vesting percentage first equals 100%.

You should read, in their entirety, the policy to which this rider is attached as well as the Premium Bonus Rider. As to the policy, we direct your particular attention to the Withdrawals provision, including the provisions on withdrawal charges, and the Payment of Policy Benefits provision.

There is no separate premium charge for this rider. The Initial Maximum Index Rates and the Initial Maximum Monthly Change, shown on the Data Page, are lower on this policy with the Premium Bonus Rider attached than they would be for this policy if the Premium Bonus Rider was not attached. However, the guaranteed minimum amount available upon surrender of this policy is greater with the Premium Bonus Rider attached than without the rider. The amount payable upon surrender, death or maturity may be more or may be less with the rider than without depending on your allocation percentages and the performance of the Index.

The Initial Maximum Index Rates, Initial Maximum Monthly Change and the Minimum Fixed Interest Rate, shown on Data Page of the policy, do not apply to the premium bonus or the Premium Bonus Rider. The premium bonus is not part of the policy value nor is it part of the accumulated values of the short-term interest crediting method, the fixed option and/or the index option.

Definitions

Allocation date means any one of the dates shown on the Data Page, immediately following the words "Allocation Dates."

Allocation percentages mean the portions of each net premium allocated to each of the fixed option and the three alternative index crediting methods within the index option. The initial allocation percentages are shown on the Data Page, immediately following the words "Initial Allocation Percentages."

Annual date means the same date each year as the policy date, including the policy date.

Annuitant means the person designated by you to receive the policy annuity benefits. The name of the Annuitant is shown on the Data Page, immediately following the word "Annuitant." The Annuitant may or may not be the Owner.

Application means the written document(s) and any written supplement to it, which were completed to request this annuity policy. The application is attached to this policy.

Approved nursing facility means a facility which:

- is licensed by the state in which it is located; and
- provides skilled nursing care under the supervision of a physician; and
- has 24 hour a day nursing services by or under the supervision of a registered nurse; and
- · keeps a daily medical record of each patient.

Beneficiary means the person(s) to whom the death benefit under this policy is payable.

Consideration factor means a percentage applied to net premiums as part of the calculation of the guaranteed minimum surrender value. The consideration factor is shown on Data Page, immediately following the words "Consideration Factor". This percentage remains fixed.

Fixed option means a method of crediting of interest at fixed interest rates that we establish in accordance with the **Accumulated Value of the Fixed Option** provisions.

Guaranteed minimum interest rate means an interest rate used to calculate the guaranteed minimum surrender value. The initial guaranteed minimum interest rate is shown on the Data Page, immediately following the words "Initial Guaranteed Minimum Interest Rate". This rate will be reset on each reset date in accordance with the **Guaranteed Minimum Interest Rates** provision.

Index means the index shown on the Data Page, immediately following the word "Index." The index for a particular day is the level of the index published at the end of that day. The index is used for calculating the index interest rates.

If the index is not published on a particular date, the closing index level next published will apply to that date. If publication of the index is discontinued, or if the manner in which it is calculated is changed substantially, we will substitute an index that is suitable and approved by the Department of Insurance, and notify you.

Index option means a method of crediting of interest at index interest rates in accordance with the **Accumulated Value of the Index Option** provisions. There are three alternative index interest crediting methods within this option to which you may elect to allocate net premium, which contain different formulas for determining index interest rates.

Maturity Date means the date shown on the Data Page, immediately following the words "Maturity Date." The maturity date may be changed by you in accordance with the **Maturity Date** provision.

Maximum index interest rate means the upper limit that is used in calculating the index interest rate for methods A and B within the index option. The rate for method A may be different than the rate for method B. The initial maximum index interest rates are shown on the Data Page, immediately following the words "Initial Maximum Index Rates." The maximum index interest rates may change in later index interest earning periods in accordance with the **Maximum Index Interest Rates** provisions.

Maximum monthly index change means the upper limit that is used in calculating the monthly index changes for method C within the index option. The initial maximum monthly index change is shown on the Data Page, immediately following the words "Initial Maximum Monthly Change." The maximum monthly index change may change in later index interest earning periods in accordance with the **Maximum Monthly Index Changes** provision.

Net premium means the amount of any premium less any applicable premium tax and the cost of any supplemental benefits due upon premium payment. The initial net premium is shown on the Data Page, immediately following the words "Initial Net Premium."

Nonforfeiture rate means an interest rate below which the guaranteed minimum interest rate will not be set on the policy date or any subsequent reset date. The initial nonforfeiture rate is shown on the Data Page, immediately following the words "Initial Nonforfeiture Rate". The rate will be recalculated in accordance with the **Nonforfeiture Rates** provision.

Notice received by us means information we have received at our Home Office Mailing Address which is written, is signed by you and is acceptable to us.

Notice to you means information which we mail to you at the last address you have provided to us.

Owner(s) means the person(s) that may exercise the contractual rights of this policy. The name of the Owner(s) is shown on the Data Page, immediately following the word "Owner." The Owner may be changed by you in accordance with the **Ownership** provisions.

Payee(s) means the person(s) to whom the proceeds from this policy are paid under a payment plan.

Policy date means the effective date of this policy. The policy date is shown on the Data Page, immediately following the words "Policy Date."

Policy year means each 12 month period beginning on an annual date and continuing through the day before the next following annual date.

Premium means the amounts paid into this policy by the Owner. The initial premium is shown on the Data Page, immediately following the words "Initial Premium." See the **Premiums** provisions.

Premium tax means any tax on premiums levied by the state in which this policy is delivered. The initial premium tax is shown on the Data Page, immediately following the words "Initial Premium Tax."

Proceeds means money payable as total or partial withdrawal(s) from the policy, as a death benefit or upon maturity.

Proof means evidence satisfactory to us.

Reset dates mean dates on which the guaranteed minimum interest rate may be changed by the Company. The reset dates are shown on Data Page, immediately following the words "Reset Dates".

Reporting date means the same date each year as the first allocation date on or immediately following the policy date.

Reporting period means:

 for the first reporting period, the period of time beginning on the policy date and continuing through the day before the second reporting date; or • for the second and later reporting periods, each 12 month period beginning on a reporting date and continuing through the day before the immediately following reporting date.

Short-term interest crediting method means a method of crediting of interest at fixed interest rates that we establish in accordance with the **Accumulated Value of the Short-Term Interest Crediting Method** provisions.

Terminal illness means a medical condition resulting from bodily injury, or disease, or both:

- which has been diagnosed by a licensed and qualified medical doctor; and
- which diagnosis is supported by clinical, radiological, laboratory evidence or other proof of the medical condition; and
- which a licensed and qualified medical doctor certifies is expected to result in death within 12 months; and
- which is confirmed by a second opinion of another licensed and qualified medical doctor, based upon that doctor's examination of the Annuitant.

The doctor selected to provide a second opinion must be acceptable to both you and us. Any second opinion shall be done at our expense and shall be conclusive as to whether the Annuitant suffers from a terminal illness. We may at our sole discretion waive the requirement of a second opinion.

We, our or us means The Lafayette Life Insurance Company.

You or your means the Owner(s) of this policy, as shown on the Data Page, or a new Owner named by you in accordance with the **Ownership** provisions.

Benefits

Annuity Benefits

We agree to pay a monthly income to the Annuitant commencing on the maturity date, if the Annuitant is then living, and this policy is in force. The amount of the monthly income shall be determined by applying the policy value at maturity:

- under the single life income plan with a 10 year guaranteed period; or
- under another payment plan you have elected as described in the Payment of Policy Benefits provisions.

Notwithstanding the above, if an Owner who is not the Annuitant dies prior to the maturity date and before the Annuitant, then no payments will be made to the Annuitant hereunder. Payment will be made, instead, to the beneficiary in accordance with the provision captioned **At Death before Maturity** concerning such an event.

Maturity Date

Unless changed by you in accordance with the policy, the maturity date will be the later of the following:

- the annual date immediately following the Annuitant's 70th birthday; or
- the eleventh annual date.

After all withdrawal charges have expired, and before the maturity date or the death of the Annuitant, if earlier, the maturity date may be changed by notice received by us, but not later than to the annual date immediately following the Annuitant's 95th birthday.

Death Benefit

While this policy is in force and prior to the maturity date, we agree to pay a death benefit to the beneficiary in the amount of the policy value upon the earlier of:

- the date of death of the Annuitant, upon proof received by us of such death; or
- the date of your death, upon proof received by us of such death, if you are not the Annuitant.

See the **Payment of Policy Benefits** provisions for provisions concerning payment of the death benefit. This policy shall terminate upon payment of the death benefit.

Premiums

Payment

All premiums are payable in advance at the Home Office or to an authorized agent. A receipt signed by an officer of the Company will be furnished on request.

Flexible Premium

The amount of the initial premium is shown on the Data Page. Subsequent premiums may be paid at any time prior to the maturity date and in any amount, provided:

- no premium payment is less than \$100; and
- aggregate premiums paid in any policy year do not exceed \$100,000 without our consent; and
- aggregate premiums paid prior to the death of the Annuitant (or the death of an Owner who is not the Annuitant) and prior to the maturity date do not exceed \$1,000,000 without our consent.

Date of Premium Crediting

Premiums will be credited on the date received by us at the Home Office. No premium shall be credited prior to the policy date. Only net premiums will be allocated to the interest crediting methods.

Net Premium Allocation

Net premiums are allocated to the fixed option and the three alternative index crediting methods within the index option according to one of the following:

- Net premiums received and credited under the policy on an allocation date shall be immediately credited to the fixed option and the three index crediting methods within the index option according to the applicable allocation percentages then in effect.
- Net premiums received and credited under the policy on a date other than an allocation date shall be credited to the short-term interest crediting method in accordance with the Accumulated Value of the Short-Term Interest Crediting Method provisions. Upon the immediately following allocation date, each applicable allocation percentage will be applied to the accumulated value of the short-term interest crediting method, and the resulting amounts will be credited to the fixed option and the three index crediting methods within the index option.

The allocation percentages for the fixed option and the three alternative index crediting methods may be changed by you for net premiums paid after the initial premium as long as the total of the percentages equals one hundred percent. Such change will become effective immediately following notice received by us. The initial allocation percentages are shown on the Data Page.

Any transfers by you of accumulated values between the fixed option and the three alternative index crediting methods under the index option can occur only by complying with the **Transfers** provision.

Nonpayment

We may terminate this policy if:

- no premium has been received for two full consecutive policy years; and
- the monthly life income on the maturity date provided by the policy value at the end of those two consecutive years would be less than \$20 per month.

We will give 30 days written notice of termination to you. The surrender value of the annuity will be determined as of the date of termination. The surrender value will be paid to you in cash, and the policy will terminate. At any time prior to termination, you may remit a premium of \$100 or more, and this policy will continue in force.

Values

Policy Value

The policy value under this policy will be used to determine the annuity benefits and the death benefit.

The policy value on any date is the sum of the accumulated values of the short-term interest crediting method, the fixed option and the index option, but not less than the guaranteed minimum surrender value on such date.

Accumulated Value of the Short-Term Interest Crediting Method

The accumulated value of the short-term interest crediting method is the total of the accumulated values attributable to each short-term interest earning period in effect on the date of determination.

The accumulated value attributable to a short-term interest earning period equals:

- the initial value attributable to the short-term interest earning period and current short-term interest since the beginning of the short-term interest earning period; less
- partial withdrawals, withdrawal charges and supplemental benefit deductions since the beginning
 of the short-term interest earning period, of amounts attributable to such period and current shortterm interest attributable to such withdrawals, withdrawal charges and deductions since the date
 of withdrawal.

Initial Value for a Short-Term Interest Earning Period

The initial value attributable to a short-term interest earning period is the net premium payment received by us on the date such short-term interest earning period begins.

Short-Term Interest Earning Periods

There will be a short-term interest earning period for each net premium payment not credited on an allocation date. The short-term interest earning period for a net premium payment begins on the date such payment is received by us and ends on the allocation date immediately following such date.

Short-Term Interest Rates

We will establish periodically, as often as daily in our discretion, the current short-term interest rate for the short-term interest earning period beginning on the following day. This rate will remain in effect for new short-term interest earning periods until changed by us. The accumulated value attributable to a particular short-term interest earning period will earn interest at the rate we determine in advance for that period. We guarantee that we will not change the short-term interest rate for that particular short-term interest earning period during such period. You may contact us in advance to determine the current short-term interest rate.

Accumulated Value of the Fixed Option

The accumulated value of the fixed option is the total of the accumulated values attributable to each fixed interest earning period in effect on the date of determination.

The accumulated value attributable to a fixed interest earning period equals:

- the initial value attributable to the fixed interest earning period and current fixed interest since the beginning of the fixed interest earning period; less
- partial withdrawals, withdrawal charges and supplemental benefit deductions since the beginning
 of the fixed interest earning period, of amounts attributable to such period and current fixed
 interest attributable to such withdrawals, withdrawal charges and deductions since the date of
 withdrawal; less
- transfers from the fixed option of amounts attributable to the fixed interest earning period.

Initial Value for a Fixed Interest Earning Period

The initial value attributable to a fixed interest earning period is calculated as follows:

- For an initial fixed interest earning period resulting from a premium payment, the initial value attributable to such period equals:
 - a) The net premium payment multiplied by the allocation percentage for the fixed option, if the net premium is received and credited on an allocation date; or
 - b) the accumulated value of the short-term interest crediting method on the allocation date that begins such fixed interest earning period multiplied by the allocation percentage for the fixed option, if the net premium is not received and credited on an allocation date. See the **Net Premium Allocation** provision.
- For an additional fixed interest earning period, the initial value attributable to such period equals the accumulated value at the end of the immediately preceding fixed interest earning period.

Fixed Interest Earning Periods

There will be an initial fixed interest earning period for each allocation date on which an initial value is attributable to such period. The initial fixed interest earning period for an allocation date begins on such allocation date and ends after it has been in effect for one year.

Each initial fixed interest earning period will be immediately followed by additional fixed interest earning periods of one year, in succession, if an initial value is attributable to the additional fixed interest earning periods.

Fixed Interest Rates

We will establish periodically, as often as daily in our discretion, the current fixed interest rates for all initial and additional fixed interest earning periods beginning on the following day. Those rates will remain in effect for new fixed interest earning periods until changed by us. The accumulated value attributable to a particular fixed interest earning period will earn interest at the rate we determine in advance for that period. We guarantee that we will not change the fixed interest rate for that particular fixed interest earning period during such period. No fixed interest rate will be less than the annual effective Minimum Fixed Interest Rate shown on the Data Page. You may contact us in advance to determine the current fixed interest rates.

Accumulated Value of the Index Option

There are three alternative index interest crediting methods within the index option. All three methods are collectively referred to as the index option.

The accumulated value of the index option is the total of the accumulated values attributable to each index interest earning period for each of the three alternative index crediting methods in effect on the date of determination.

The accumulated value attributable to an index interest earning period for an index interest crediting method equals:

- the initial value attributable to the index interest earning period and current index interest since the beginning of the index interest earning period; less
- partial withdrawals, withdrawal charges and supplemental benefit deductions since the beginning
 of the index interest earning period, of amounts attributable to such period and current index
 interest attributable to such withdrawals, withdrawal charges and deductions since the beginning
 of the index interest earning period: less
- transfers from the index interest crediting method of amounts attributable to the index interest earning period.

Initial Value for an Index Interest Earning Period

The initial value attributable to an index interest earning period for an index interest crediting method is calculated as follows:

- For an initial index interest earning period resulting from a premium payment, the initial value attributable to such period equals:
 - a) The net premium payment multiplied by the allocation percentage for the index interest crediting method, if the net premium is received and credited on an allocation date; or
 - b) the accumulated value of the short-term interest crediting method on the allocation date that begins such index interest earning period multiplied by the allocation percentage for the index interest crediting method, if the net premium is not received and credited on an allocation date. See the **Net Premium Allocation** provision.
- For an additional index interest earning period, the initial value attributable to such period equals the accumulated value at the end of the immediately preceding index interest earning period.

Index Interest Earning Periods

There will be an initial index interest earning period attributable to each alternative index interest crediting method for each allocation date on which an initial value is attributable to such period. Each initial index interest earning period for an allocation date begins on such allocation date and ends after it has been in effect for one year.

Each initial index interest earning period for an index interest crediting method will be immediately followed by additional index interest earning periods of one year, in succession, if an initial value is attributable to the additional index interest earning period.

Index Interest Crediting Methods

There are three alternative index interest crediting methods available for allocating net premiums (alternative methods A, B and C). See the **Net Premium Allocation** provision for further details regarding allocating net premiums between interest crediting methods.

Alternative Method A

Index Interest Rates

Prior to the last day of an index interest earning period for method A, the index interest rate for method A shall be 0%. On or following the last day of the index interest earning period, the index interest rate for method A attributable to such period shall be calculated as follows:

- the ending index attributable to the index interest earning period; less
- the initial index attributable to the index interest earning period; divided by
- the initial index attributable to the index interest earning period.

The index interest rate for method A will never be less than 0%, nor more than the applicable maximum index interest rate for method A that we establish in advance for the index interest earning period.

Initial Index

For an initial index interest earning period for method A, the initial index for method A attributable to the index interest earning period shall be the closing index on the allocation date that begins such period.

For an additional index interest earning period for method A, the initial index for method A shall be the ending index attributable to the immediately preceding index interest earning period.

Ending Index

The ending index for method A attributable to an index interest earning period for method A shall be the closing index on the allocation date that ends such period.

Maximum Index Interest Rates

We will establish periodically, as often as daily in our discretion, the current maximum index interest rates for method A attributable to each index interest earning period for method A beginning on the following day. Those rates will remain in effect for new index interest earning periods for method A until changed by us. We guarantee that we will not change the maximum index interest rate for method A for a particular index interest earning period during such period. No maximum index interest rate for method A will be less than the annual effective Lower Limit of the Maximum Index Rate shown on the Data Page. You may contact us in advance to determine the current maximum index interest rate for method A.

Alternative Method B

Index Interest Rates

Prior to the last day of an index interest earning period for method B, the index interest rate for method B shall be 0%. On or following the last day of the index interest earning period, the index interest rate for method B attributable to such period shall be calculated as follows:

- the ending index attributable to the index interest earning period; less
- the initial index attributable to the index interest earning period; divided by
- the initial index attributable to the index interest earning period.

The index interest rate for method B will never be less than 0%, nor more than the applicable maximum index interest rate for method B that we establish in advance for the index interest earning period.

Initial Index

For each index interest earning period for method B, the initial index for method B attributable to the index interest earning period shall be the closing index on the allocation date that begins such period.

Ending Index

The ending index for method B attributable to an index interest earning period for method B shall be the arithmetic average of the closing indices on the 12 allocation dates within such period, excluding the initial index. The arithmetic average is calculated as follows:

• the sum of the closing indices on the 12 allocation dates within an index interest earning period, excluding the initial index; divided by 12.

Maximum Index Interest Rates

We will establish periodically, as often as daily in our discretion, the current maximum index interest rates for method B attributable to each index interest earning period for method B beginning on the following day. Those rates will remain in effect for new index interest earning periods for method B until changed by us. We guarantee that we will not change the maximum index interest rate for method B for a particular index interest earning period during such period. No maximum index interest rate for method B will be less than the annual effective Lower Limit of the Maximum Index Rate shown on the Data Page. You may contact us in advance to determine the current maximum index interest rate for method B.

Alternative Method C

Index Interest Rates

Prior to the last day of an index interest earning period for method C, the index interest rate for method C shall be 0%. On or following the last day of the index interest earning period, the index interest rate for method C attributable to such period shall be calculated as the sum of the 12 monthly index changes attributable to the 12 respective monthly index periods within the index interest earning period for method C

The index interest rate for method C will never be less than 0%.

Monthly Index Periods

There will be an initial monthly index period for method C attributable to each index interest earning period for method C. Each initial monthly index period for method C begins on the allocation date that begins the index interest earning period for method C and ends on the immediately following allocation date.

Each initial monthly index period for method C will be immediately followed by additional monthly index periods for method C, in succession. No monthly index period for method C attributable to an index interest earning period for method C shall begin on or extend past the end of the index interest earning period.

Monthly Index Changes

For each monthly index period for method C within an index interest earning period for method C, a monthly index change shall be calculated.

Each monthly index change attributable to a monthly index period for method C shall be calculated as follows:

- the ending monthly index attributable to the monthly index period; less
- the initial monthly index attributable to the monthly index period; divided by
- the initial monthly index attributable to the monthly index period.

The monthly index change for method C may never be more than the applicable maximum monthly index change that we establish in advance for the index interest earning period for method C, but such change may be less than 0%.

Initial Monthly Index

For an initial monthly index period for method C, the initial monthly index attributable to the monthly index period shall be the closing index on the allocation date that begins such period.

For an additional monthly index period for method C, the initial monthly index shall be the ending monthly index attributable to the immediately preceding monthly index period.

Ending Monthly Index

The ending monthly index for option C attributable to a monthly index period for method C shall be the closing index on the allocation date that ends such monthly index period.

Maximum Monthly Index Changes

We will establish periodically, as often as daily in our discretion, the current maximum monthly index changes for method C attributable to each index interest earning period for method C beginning on the following day. Those rates will remain in effect for new index interest earning periods until changed by us. We guarantee that we will not change the maximum monthly index change for method C for a particular index interest earning period for method C during such period. No maximum monthly index change for method C will be less than the annual effective Lower Limit of the Maximum Monthly Change shown on the Data Page. You may contact us in advance to determine the current maximum monthly index change for method C.

Index Option Discontinuance

We reserve the right to discontinue offering any of the three alternative index interest crediting methods at our discretion. We will notify you in advance of such discontinuation.

Limits to Interest Earning Periods

No interest earning period of any kind will begin nor extend past any of the following dates:

- the date this policy is surrendered;
- the date you die, if you are not the Annuitant;
- the date the Annuitant dies; or
- the maturity date.

Surrender Value

The surrender value under this policy will be paid to you upon surrender of this policy.

The surrender value is the greater of the following:

- the policy value less any applicable withdrawal charges; or
- the guaranteed minimum surrender value.

Guaranteed Minimum Surrender Values

Guaranteed minimum surrender values are shown for the dates indicated in the **Table of Guaranteed Minimum Surrender Values** on the Data Page. The values in this table are based on the consideration factor multiplied by all net premiums accumulated at the initial guaranteed minimum interest rate until the first reset date and at 1.00% thereafter. The consideration factor, initial guaranteed minimum interest rate and reset dates are shown on the Data Page. The 1.00% rate used after the first reset date is the lowest possible guaranteed minimum interest rate upon any future reset date. We guarantee that the surrender values will not be lower than those shown in this table, assuming no withdrawals, no supplemental benefits are added after the policy date, and that premium payments are made according to the schedule.

The guaranteed minimum surrender values are calculated as follows:

- the consideration factor multiplied by the net premiums plus interest since the date the premiums were received by us at the applicable annual effective guaranteed minimum interest rates; less
- supplemental benefit deductions and partial withdrawals plus interest since the dates of deduction and withdrawal attributable to such deductions and withdrawals at the applicable annual effective guaranteed minimum interest rates.

Surrender values, benefits payable after death, and annuity payments under payment options will not be less than the guaranteed minimum values required by the state in which this policy is delivered.

Guaranteed Minimum Interest Rates

The initial guaranteed minimum interest rate is guaranteed until the first reset date. We will reset the guaranteed minimum interest rate at the reset dates shown on the Data Page. The reset guaranteed minimum interest rate will be guaranteed until the next reset date.

A guaranteed minimum interest rate established on a reset date will never be less than the nonforfeiture rate in effect for the calendar quarter in which we establish the guaranteed minimum interest rate.

Nonforfeiture Rates

The initial nonforfeiture rate for your policy is shown on the Data Page. This provision describing the calculation of the nonforfeiture rate affects your policy only on the reset dates.

We establish a current nonforfeiture rate on the first business day of the first quarter of every calendar year. The nonforfeiture rate calculation is the arithmetic average of the five-year Constant Maturity Treasury (CMT) Rate reported by the Federal Reserve for the first five business days of the prior calendar

quarter rounded to the nearer 0.05%, less 1.25%. The nonforfeiture rate is subject to a minimum of 1.00% and a maximum of 3.00%.

We reevaluate the nonforfeiture rate on the first business day of each of the second, third and fourth quarters of the calendar year according to the methodology described above. We will change the current nonforfeiture rate during a calendar year only if, in the absence of the 1.00% minimum and the 3.00% maximum restrictions, it would increase or decrease at least 0.50% from the rate currently in effect.

Annual Report

We will provide you on each reporting date, excluding the first reporting date, a statement of:

- the policy value at the beginning of the reporting period;
- the amount of premiums credited and withdrawals made during the reporting period;
- the amount of any supplemental benefit deductions made during the reporting period;
- the total interest earned for the reporting period; and
- the policy value and the surrender value at the end of the reporting period.

You may contact us for additional status reports.

Supplemental Benefit Deductions

Any policy value deductions stipulated under the terms of any attached supplemental benefits or riders will reduce the accumulated value of each short-term, fixed and indexed interest earning period in proportion to the contribution that each interest earning period makes to the policy value on the date of deduction.

Withdrawals

Prior to the death of the Annuitant (or the death of an Owner who is not the Annuitant) and prior to the maturity date, you may:

- withdraw part of the surrender value of this policy (Partial Withdrawal);
- withdraw the total surrender value and terminate this policy (Surrender); or
- request automatic withdrawals from the surrender value of this policy (Automatic Withdrawals).

Partial Withdrawal

You may request a withdrawal of part of the surrender value by notice received by us. The amount requested will be withdrawn and paid to you in one lump sum.

The partial withdrawal and any applicable withdrawal charges will reduce the policy value in the following order:

- the accumulated value of the short-term interest crediting method, until exhausted;
- the accumulated value of the fixed option, until exhausted;
- the accumulated value of the index option.

The reduction from each of the three alternative index interest crediting methods within the index option will be proportionate to the contribution that each method makes to the accumulated value of the index option on the date of withdrawal.

The accumulated values will be reduced on a last-in first-out basis according to the beginning dates of the interest earning periods in effect on the date of withdrawal.

No partial withdrawal will be allowed if such withdrawal would cause the policy value to fall below \$2,000.

Surrender

You may terminate this policy for its surrender value. A written release of all claims, satisfactory to us, will be required. Any request for termination will be effective when you sign the request. The surrender value will be determined as of the date of termination. Any request for termination will be subject to any payment or other action we may take before we receive the request. We may require that the policy be returned to us.

Withdrawal Charge

The portion of any withdrawal in excess of the free withdrawal amount shall be subject to any applicable withdrawal charges. The withdrawal charge is the amount determined by multiplying the amount of the withdrawal subject to the withdrawal charge by the applicable withdrawal charge percentage set forth in the **Withdrawal Charge Table** on the Data Page.

Waiver of Withdrawal Charge

After the first policy year, the withdrawal charge will be waived on aggregate withdrawals up to the free withdrawal amount.

The free withdrawal amount for a policy year is 10% of the policy value as of the first day of such year. This percentage will be increased to 25% upon proof received by us that the Annuitant has been confined to an approved nursing facility for at least 60 consecutive days. We must receive written notice of claim, in the form of your withdrawal request, no later than 90 days following the Annuitant's discharge from an approved nursing facility.

The withdrawal charge will be waived on any portion of the policy value that is withdrawn, after the first policy year, if the Annuitant is suffering from a terminal illness.

Automatic Withdrawals

You may request by notice received by us that automatic withdrawals be made from the surrender value during a policy year.

During the first policy year, withdrawal charges will be waived on automatic withdrawals of interest credited to the policy. After the first policy year and before the date annuity payments begin, withdrawal charges will be waived on aggregate withdrawals made during the same policy year, whether automatic or not, up to the free withdrawal amount. Any portion of the aggregate withdrawals that exceeds the free withdrawal amount will be subject to withdrawal charges.

Your written request must be received by us no later than 30 days prior to the date the automatic withdrawals will commence.

The frequency of the automatic withdrawals may be monthly, quarterly or annually. The amount of each automatic withdrawal must be at least \$100.

Deferment

We may defer paying any withdrawal for up to six months from the date the withdrawal request is received by us if we have received written approval from the appropriate state Insurance Commissioner upon our written request, which shall address the deferral's necessity and equitability to all policyholders. If payment is deferred 30 days or more, interest will be paid on the amount withdrawn at an annual effective rate of not less than the current short-term interest rate, from the date the withdrawal request is received by us, to the date of payment.

Transfers

Prior to the death of the Annuitant (or the death of an Owner who is not the Annuitant) and prior to the maturity date, you may transfer part or all of the accumulated values attributable to the interest earning periods between interest crediting methods. All transfers are subject to the limits described below.

Only on an allocation date coinciding with the end of an interest earning period before annuity payments begin may you request a transfer of part or all of the accumulated value attributable to such interest earning period to one or a combination of the other interest crediting methods by notice received by us. Such allocation date shall be referred to as the date of transfer.

The amount transferred to an interest crediting method shall be credited in the same fashion as a net premium allocated to that particular method effective on the date of transfer. See the **VALUES** provisions for a full description of how interest will be credited.

You may not transfer to or from the short-term interest crediting method, nor shall any transfer be less than \$100.

General Provisions

Incontestability

After this policy has been in force during the Annuitant's lifetime for two years from the policy date, it cannot be contested. While the policy is contestable, we may rescind the policy or deny a claim on the basis of a material misrepresentation in the application. If the policy is rescinded, the premiums paid less all partial withdrawals and withdrawal charges will be refunded.

Misstatement of Age or Sex

If a monthly life income has been elected and the age or sex of the Annuitant has been misstated, the amount of the monthly life income will be the amount which the policy value would have purchased on the date of the commencement of the monthly life income for the correct age or sex.

No Dividends

This policy does not share in our divisible surplus. No dividends will be paid or credited to this policy.

Payment by Us

All payments by us under this policy are payable at our Home Office.

Policy

Your contract with us consists of the following:

- your application and any amendments attached hereto;
- this policy;
- any endorsements added to this policy; and
- any supplemental benefits added to this policy.

Your policy is a legal contract and is issued in consideration of the application and the initial premium. Nothing else which has been said or put in writing is part of this policy unless it is attached. No one can change any part of your contract except you and one of our officers. Both must agree to a change, and it must be in writing.

Reliance

In issuing this policy, we have relied on the statements made in the application. These statements are representations and not warranties. No statement will cause this policy to be rescinded, or will be used in defense of a claim, unless contained in the written application. Read the application. If any statement is not true or complete, you must tell us.

Conformity with Laws

This policy is subject to the insurance laws of the state where the policy was delivered. If part of it does not follow any such law, it will be interpreted as if it does.

Ownership

Your Policy

This is your policy. While the Annuitant lives and prior to the maturity date, you may exercise all rights in this policy, without the consent of any revocable beneficiary. Your rights in this policy after the death of the Annuitant or after the maturity date are described in the **Benefits** provisions, the **Beneficiaries** provisions, and the **Payment of Policy Benefits** provisions.

Transfer of Ownership

You may transfer the ownership of this policy at any time by written application acceptable to us. The transfer will be effective the date you sign our transfer of ownership form, but will be subject to any good faith action taken by us before we receive the form. We may require that you return the policy to us for endorsement.

Collateral Assignment

You may assign this policy as collateral security. We assume no responsibility for the validity or effect of any collateral assignment of this policy. We will not be responsible to any assignee for any payment or other action taken by us before notice of the assignment is received by us.

The interest of any revocable beneficiary will be subject to any collateral assignment made either before or after the beneficiary designation.

A collateral assignee is not an owner. A collateral assignment is not a transfer of ownership. Ownership can be transferred only by complying with the **Transfer of Ownership** provision.

A collateral assignment is not a change of beneficiary. A change of beneficiary can only be made by complying with the **Beneficiaries** provisions.

Succession of Owners

If this policy is owned by Joint Owners and one of them dies, the surviving Owner will become the sole new Owner unless notice is received by us and signed by you prior to death stating otherwise. If this policy is owned by one person and a Contingent Owner is named, the Contingent Owner will become the new Owner if the sole Owner dies. If there is no Joint or Contingent Owner at the time of the Owner's death, the estate of the Owner will become the new Owner.

Beneficiaries

Designation and Change of Beneficiaries

During the lifetime of the Annuitant and prior to the maturity date, you may designate and change the primary and contingent beneficiaries of:

- any death benefit proceeds payable prior to the maturity date; and
- the present value of any unpaid installments available after the death of the Annuitant following the maturity date.

You may do so by notice received by us at any time during the lifetime of the Annuitant and prior to the maturity date. If you are not the Annuitant, you may do so within 60 days after the Annuitant's death (or the death of an Owner), if the death benefit has not already been paid. Any designation of beneficiary made following the death of the Annuitant (or the death of an Owner who is not the Annuitant) may not be changed again.

A transfer of ownership will not change the interest of any beneficiary.

Effective Date

Any designation or change of beneficiary will take effect on the date the request is signed by you. Any request for change will be subject to any payment or other action we may take before we receive the

request. We may require that you return the policy to us for endorsement to show the designation or change.

Succession of Beneficiaries

Upon the death of the Annuitant (or the death of an Owner who is not the Annuitant) prior to maturity, the beneficiary classes in order of entitlement will be as follows:

- primary beneficiary, if living;
- contingent beneficiaries of the first class, if living;
- contingent beneficiaries of the next classes in order, if living;
- you, if you are still living;
- your estate.

General Beneficiary Provisions

An irrevocable beneficiary cannot be changed without the written consent of such beneficiary.

Unless we are instructed otherwise by notice received by us, we will follow these rules:

- We will pay in equal shares when more than one beneficiary of the same class is to share the proceeds.
- The word "child" means only a child born to or legally adopted by the Annuitant; it does not mean a grandchild.

Payment of Policy Benefits

At Surrender before Maturity

Before the maturity date, you may elect to terminate this policy for its surrender value. We will pay the surrender value to you in a lump sum or under any payment plan contained in the policy.

At Maturity

On the maturity date, if the policy is then in effect, we will pay the policy value to the Annuitant:

- under the single life income plan with a 10 year guaranteed period; or
- in a lump sum or under another payment plan, if elected prior to the maturity date.

Notwithstanding the above, if an Owner who is not the Annuitant dies prior to the maturity date and before the Annuitant, then no payments will be made to the Annuitant hereunder. Payment will be made, instead, to the beneficiary in accordance with the following provision concerning such an event.

At Death before Maturity

Of Owner Who is not the Annuitant – If the Owner who is not the Annuitant dies prior to the maturity date and before the Annuitant, the policy value will be paid to the named beneficiary. We will pay it in a lump sum calculated as of the Owner's date of death to the beneficiary unless the beneficiary elects one of the following:

- It is paid to the beneficiary over a 5 year period. The entire proceeds must be paid within 5 years;
- It is paid over the lifetime, or life expectancy, of the beneficiary. Payment must begin within 1 year
 of the date of death; or
- The named beneficiary is the Owner's spouse and he or she continues the policy in his or her name as new Owner.

If there are joint Owners, we will apply these distribution requirements upon the death of the first Owner to die.

Of Annuitant Who is also the Owner – If the Annuitant who is also the Owner dies prior to the maturity date, the policy value will be paid to the named beneficiary. We will pay it in a lump sum calculated as of the Owner's date of death to the beneficiary unless the beneficiary elects one of the following:

- It is paid to the beneficiary over a 5 year period. The entire proceeds must be paid within 5 years;
- It is paid over the lifetime, or life expectancy, of the beneficiary. Payment must begin within 1 year of the Owner's date of death; or
- The named beneficiary is the Owner's spouse and he or she continues the policy in his or her name as new Owner.

Of Annuitant Who is not the Owner – If the Annuitant who is not the Owner dies prior to the maturity date and before the Owner, the policy value will be paid to the beneficiary. Benefits payable will be paid in a lump sum or under an elected payment plan.

At Death on or after Maturity

Of Annuitant – If the Annuitant dies on or after the maturity date and before payment of the entire policy value, we will pay any remaining balance to the payee as provided for in the payment plan selected, at least as rapidly as under the payment plan in effect at the Annuitant's death.

Payment Plan Elections

All payment plan elections must be made by notice received by us, effective on the date it was properly signed. However, the election is subject to any good faith action taken by us, or payments made by us before notice is received by us. A payment plan may be elected:

- by you during the lifetime of the Annuitant and prior to the maturity date; or
- by you, if you are not the Annuitant, within 60 days after the Annuitant dies; or
- by a beneficiary more than 60 days after the Annuitant dies, if no election is then in effect.

If benefits are to be paid under a payment plan by reason of the death of the Owner or Annuitant, they will be paid under the payment plan in effect. If no payment plan has been elected, the interest income plan will be in effect until a payment plan is elected or lump sum distribution is made, and interest will accumulate from the date of death.

When benefits are to be paid under an elected payment plan, the payment plan will govern the terms under which we will make payments and to whom we will pay any remaining proceeds if the payee dies. We may require that you return the policy to us if a payment plan is elected.

Payment Plans

Interest Income Plan – Proceeds will earn interest from the date the payment plan takes effect. The interest may be received in monthly payments or left with us to accumulate. If interest will be paid, the first interest payment is due one month after the plan takes effect. Accumulated interest and all or part of the proceeds may be withdrawn at any time.

Installment Income Plans – Proceeds will be paid as a monthly installment income by the terms of the plan selected. The first payment is due on the date the plan takes effect.

- Specified Period Equal payments of the proceeds with interest will be made over a specified period of one to 30 years. The present value of any unpaid installments may be withdrawn at any time.
- Specified Amount Equal payments of a specified amount will be made until the entire proceeds with interest are paid. Payments must be at least \$5 per \$1,000 of proceeds. The unpaid balance may be withdrawn at any time.

Life Income Plans – Proceeds will be paid as a monthly life income by the terms of the plan selected. The first payment is due on the date the plan takes effect. We must be furnished with proof of identity, age, or other facts for any person upon whose life income payments depend.

- Single Life Income Equal payments are made during the lifetime of the payee, or for a selected guaranteed period and thereafter during the lifetime of the payee. The guaranteed periods available are:
 - a) 10 years;
 - b) 20 years; or
 - c) a refund period continuing until the sum of the payments equals the proceeds applied under the plan.
- Joint and Survivor Life Income One level monthly payment is made as long as either payee lives.

An individual beneficiary may receive payments under a life income plan only if the payments depend upon the beneficiary's life. A corporation or fiduciary may receive payments under a life income plan only if the payments depend on the life of the Annuitant or surviving spouse or dependent of the Annuitant.

The present value of any unpaid life income payments to be made during a guaranteed period may be withdrawn only after the death of all payees.

Other Plan - Payment will be made under any other plan which is mutually agreed upon by you and us.

Payment Plan Rates

Interest Income and Installment Income Plans – Proceeds will earn interest at rates declared annually by us. Such rates will not be less than an annual effective rate of 1.0%. Interest in excess of 1.0% will increase the size of payments or, for the specified amount plan, increase the number of payments. The present value of any unpaid installments will be based on the interest rate used to determine the installment payments.

Life Income Plans – Payments will be based on rates declared by us. Such rates will not be less than an annual effective rate of 1.0%.

The present value of any unpaid life income payments to be made during a guaranteed period will be based on the interest rate used to determine the life income payments.

Minimum Income Payments – Payments under installment income plans and life income plans will be at least as large as those shown in the **Minimum Income Tables**. Minimum incomes shown for life income plans are based on the 2000 Individual Annuity Mortality Table, with projection scale G, adjusted for age last birthday, with interest at 1.0% per year. The minimum monthly life income from these life income tables is based on the ages of the payees on the date the payment plan begins reduced by the applicable age setback from the table below. This is the adjusted age of the payee. The age setback depends on the calendar year in which the payment plan begins.

Calendar Year Life Income Payment Plan Begins	Age Setback
2011 – 2019	1 year
2020 – 2029	2 years
2030 – 2039	3 years
2040 and Later	4 years

General Payment Provisions

Increase of Monthly Income – The beneficiary who is to receive the proceeds under a payment plan may increase the total monthly income by payment of an annuity premium to us. The amount of the net premium will be applied under the payment plan at the same rates as the policy proceeds. The net

premium is the annuity premium less charges not exceeding 4%. We have the right to limit this net premium to an amount equal to the sum payable under the policy.

Minimum Amount – Proceeds of less than \$5,000 may only be applied under the interest income plan, unless we approve applying the proceeds under another plan. We have the right to change the payment frequency or pay the proceeds in a lump sum if payments are less than \$50.

Payment Frequency – You may elect to receive payments in equal quarterly, semiannual or annual payments rather than equal monthly payments.

Transfer between Payment Plans – A payee may transfer any withdrawal amount to any other plan available. The amount that may be withdrawn is specified in the applicable **Payment Plans** provision.

MINIMUM INCOME TABLE

Minimum Monthly Income Payments Per \$1,000 Proceeds INSTALLMENT INCOME PLANS

Period (Years)	Monthly Payment	Period (Years)	Monthly Payment	Period (Years)	Monthly Payment
1	\$83.71	11	\$7.99	21	\$4.40
2	42.07	12	7.36	22	4.22
3	28.18	13	6.83	23	4.05
4	21.24	14	6.37	24	3.90
5	17.08	15	5.98	25	3.76
6	14.30	16	5.63	26	3.64
7	12.32	17	5.33	27	3.52
8	10.83	18	5.05	28	3.41
9	9.68	19	4.81	29	3.31
10	8.75	20	4.59	30	3.21

MINIMUM INCOME TABLE

Minimum Monthly Income Payments Per \$1,000 Proceeds

LIFE INCOME PLANS – JOINT AND SURVIVOR LIFE INCOME

		1 st Payee's Adjusted Age										
2 nd								Same as				
Payee's	7 Yrs	6 Yrs	5 Yrs	4 Yrs	3 Yrs	2 Yrs	1 Yr	2 nd	1 Yr	2 Yrs	3 Yrs	4 Yrs
Adjusted Age	Less	Less	Less	Less	Less	Less	Less	Payee	More	More	More	More
56	\$2.41	\$2.44	\$2.47	\$2.50	\$2.54	\$2.57	\$2.60	\$2.63	\$2.66	\$2.69	\$2.72	\$2.75
57	2.46	2.49	2.53	2.56	2.59	2.63	2.66	2.69	2.73	2.76	2.79	2.82
58	2.51	2.55	2.58	2.62	2.66	2.69	2.73	2.76	2.79	2.83	2.86	2.89
59	2.57	2.60	2.64	2.68	2.72	2.76	2.79	2.83	2.87	2.90	2.94	2.97
60	2.63	2.67	2.71	2.75	2.79	2.83	2.87	2.91	2.94	2.98	3.02	3.05
61	2.69	2.73	2.77	2.82	2.86	2.90	2.94	2.99	3.03	3.06	3.10	3.14
62	2.75	2.80	2.84	2.89	2.94	2.98	3.03	3.07	3.11	3.15	3.19	3.23
63	2.82	2.87	2.92	2.97	3.02	3.06	3.11	3.16	3.20	3.25	3.29	3.33
64	2.90	2.95	3.00	3.05	3.10	3.15	3.20	3.25	3.30	3.35	3.39	3.44
65	2.98	3.03	3.08	3.14	3.19	3.25	3.30	3.35	3.41	3.46	3.50	3.55
66	3.06	3.12	3.17	3.23	3.29	3.35	3.41	3.46	3.52	3.57	3.62	3.67
67	3.15	3.21	3.27	3.33	3.39	3.46	3.52	3.58	3.63	3.69	3.75	3.80
68	3.24	3.31	3.37	3.44	3.50	3.57	3.63	3.70	3.76	3.82	3.88	3.94
69	3.34	3.41	3.48	3.55	3.62	3.69	3.76	3.83	3.90	3.96	4.02	4.09
70	3.45	3.52	3.60	3.67	3.75	3.82	3.90	3.97	4.04	4.11	4.18	4.24

The amount of income is based on the adjusted age last birthday of each of the payees on the due date of the first payment. Amounts for adjusted ages not shown will be furnished on request.

MINIMUM INCOME TABLE Minimum Monthly Income Payments Per \$1,000 Proceeds LIFE INCOME PLANS – SINGLE LIFE INCOME

Adjusted	Guaranteed Period (Years)			
Age	None	10	`20 ´	Refund
55	\$3.09	\$3.06	\$2.97	\$2.73
56	3.17	3.14	3.03	2.79
57	3.26	3.23	3.10	2.85
58	3.36	3.32	3.18	2.91
59	3.46	3.41	3.25	2.98
60	3.57	3.52	3.32	3.05
61	3.68	3.62	3.40	3.12
62	3.80	3.73	3.48	3.20
63	3.93	3.85	3.56	3.27
64	4.07	3.98	3.63	3.36
65	4.22	4.11	3.71	3.44
66	4.38	4.25	3.79	3.54
67	4.55	4.39	3.87	3.63
68	4.74	4.54	3.94	3.73
69	4.93	4.70	4.01	3.84
70	5.14	4.87	4.08	3.95
71	5.36	5.04	4.15	4.07
72	5.60	5.22	4.21	4.19
73	5.86	5.40	4.26	4.32
74	6.14	5.59	4.32	4.46
75	6.43	5.79	4.36	4.61
76	6.75	5.98	4.40	4.76
77	7.10	6.18	4.44	4.92
78	7.47	6.38	4.47	5.09
79	7.86	6.59	4.50	5.27
80	8.29	6.78	4.52	5.46

The amount of income is based on the adjusted age last birthday of the payee on the due date of the first payment. Amounts for adjusted ages not shown will be furnished on request.

Policy Data

Policy Number: [FE0123456]
Policy Date: [January 15, 2011]

Annuitant: [John E. Doe]

Age: [35] **Sex**: [Male]

Owner: John E. Doe

Initial Premium: [\$1,000.00]
Premium Tax Rate: [None]
Initial Premium Tax: [None]
Initial Net Premium: [\$1,000.00]

Index: The Standard & Poor's 500 Composite Stock Price Index #*

Allocation Dates: Jan. 15, Feb. 15, Mar. 15, Apr. 15, May 15, Jun. 15,

Jul. 15, Aug. 15, Sep. 15, Oct. 15, Nov. 15, Dec. 15

Consideration Factor: [87.5%]

Initial Guaranteed Minimum

Interest Rate: [1.00%]

Reset Dates: [the 6th Annual Date and every 5th Annual Date thereafter]

Initial Nonforfeiture Rate: [1.00%]

Maturity Date: [January 15, 2046]

	Fixed	Index Option		
	Option	Method A	Method B	Method C
Initial Allocation Percentages	[25%]	[25%]	[25%]	[25%]
Initial Maximum Index Rates	N/A	[4.50%]	[4.75%]	N/A
Initial Maximum Monthly Change	N/A	N/A	N/A	[2.00%]
Minimum Fixed Interest Rate	1.0%	N/A	N/A	N/A
Lower Limit of the Maximum Index Rate	N/A	1.0%	1.0%	N/A
Lower Limit of the Maximum Monthly Change	N/A	N/A	N/A	.0833%

[#] Does not include dividends paid by the S&P 500 Companies.

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Table of Guaranteed Minimum Surrender Values

Policy Number: [FE0123456]

This table assumes that \$1,000 premiums will be paid on each annual date following the first annual date.

On [Jan. 15]	Guaranteed Minimum Surrender Value
[2012]	\$[883.75]
[2013]	[1,776.34]
[2014]	[2,677.85]
[2015]	[3,588.38]
[2016]	[4,508.01]
[2017]	[5,436.84]
[2018]	[6,374.96]
[2019]	[7,322.46]
[2020]	[8,279.44]
[2021]	[9,245.98]
[2022]	[10,222.19]
[2023]	[11,208.16]
[2024]	[12,203.99]
[2025]	[13,209.78]
[2026]	[14,225.63]
[2027]	[15,251.64]
[2028]	[16,287.90]
[2029]	[17,334.53]
[2030]	[18,391.63]
[2031]	[19,459.29]
[2036]	[24,959.93]
[2041]	[30,741.15]
[2046]	[36,817.27]

Withdrawal Charge Table

Policy Number: [FE0123456]

There are withdrawal charges for the first [policy year].

Policy Year	Withdrawal Charge
[1	5%
2 and later	0%]

Policy Data

Policy Number: [FE0123456]
Policy Date: [January 15, 2011]

Annuitant: [John E. Doe]

Age: [35] **Sex**: [Male]

Owner: John E. Doe

Initial Premium: [\$1,000.00]
Premium Tax Rate: [None]
Initial Premium Tax: [None]
Initial Net Premium: [\$1,000.00]

Index: The Standard & Poor's 500 Composite Stock Price Index #*

Allocation Dates: Jan. 15, Feb. 15, Mar. 15, Apr. 15, May 15, Jun. 15,

Jul. 15, Aug. 15, Sep. 15, Oct. 15, Nov. 15, Dec. 15

Consideration Factor: [87.5%]

Initial Guaranteed Minimum

Interest Rate: [1.00%]

Reset Dates: [the 6th Annual Date and every 5th Annual Date thereafter]

Initial Nonforfeiture Rate: [1.00%]

Maturity Date: [January 15, 2046]

	Fixed	Index Option		
	Option	Method A	Method B	Method C
Initial Allocation Percentages	[25%]	[25%]	[25%]	[25%]
Initial Maximum Index Rates	N/A	[4.50%]	[4.75%]	N/A
Initial Maximum Monthly Change	N/A	N/A	N/A	[2.00%]
Minimum Fixed Interest Rate	1.0%	N/A	N/A	N/A
Lower Limit of the Maximum Index Rate	N/A	1.0%	1.0%	N/A
Lower Limit of the Maximum Monthly Change	N/A	N/A	N/A	.0833%

[#] Does not include dividends paid by the S&P 500 Companies.

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Table of Guaranteed Minimum Surrender Values

Policy Number: [FE0123456]

This table assumes that \$1,000 premiums will be paid on each annual date following the first annual date.

Guaranteed Minimum Surrender Value		
\$[883.75]		
[1,776.34]		
[2,677.85]		
[3,588.38]		
[4,508.01]		
[5,436.84]		
[6,374.96]		
[7,322.46]		
[8,279.44]		
[9,245.98]		
[10,222.19]		
[11,208.16]		
[12,203.99]		
[13,209.78]		
[14,225.63]		
[15,251.64]		
[16,287.90]		
[17,334.53]		
[18,391.63]		
[19,459.29]		
[24,959.93]		
[30,741.15]		
[36,817.27]		

Withdrawal Charge Table

Policy Number: [FE0123456]

There are withdrawal charges for the first [2 policy years].

Policy Year	Withdrawal Charge
[1	6%
2	5%
3 and later	0%]

Policy Data

Policy Number: [FE0123456]
Policy Date: [January 15, 2011]

Annuitant: [John E. Doe]

Age: [35] **Sex**: [Male]

Owner: [John E. Doe]

Initial Premium: [\$1,000.00]
Premium Tax Rate: [None]
Initial Premium Tax: [None]
Initial Net Premium: [\$1,000.00]

Index: The Standard & Poor's 500 Composite Stock Price Index #*

Allocation Dates: Jan. 15, Feb. 15, Mar. 15, Apr. 15, May 15, Jun. 15,

Jul. 15, Aug. 15, Sep. 15, Oct. 15, Nov. 15, Dec. 15

Consideration Factor: [87.5%]

Initial Guaranteed Minimum

Interest Rate: [1.00%]

Reset Dates: [the 6th Annual Date and every 5th Annual Date thereafter]

Initial Nonforfeiture Rate: [1.00%]

Maturity Date: [January 15, 2046]

	Fixed	Index Option		
	Option	Method A	Method B	Method C
Initial Allocation Percentages	[25%]	[25%]	[25%]	[25%]
Initial Maximum Index Rates	N/A	[4.50%]	[4.75%]	N/A
Initial Maximum Monthly Change	N/A	N/A	N/A	[2.00%]
Minimum Fixed Interest Rate	1.0%	N/A	N/A	N/A
Lower Limit of the Maximum Index Rate	N/A	1.0%	1.0%	N/A
Lower Limit of the Maximum Monthly Change	N/A	N/A	N/A	.0833%

[#] Does not include dividends paid by the S&P 500 Companies.

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Table of Guaranteed Minimum Surrender Values

Policy Number: [FE0123456]

This table assumes that \$1,000 premiums will be paid on each annual date following the first annual date.

On [Jan. 15]	Guaranteed Minimum Surrender Value		
[2012]	\$ <mark>[</mark> 883.75]		
[2013]	[1,776.34]		
[2014]	[2,677.85]		
[2015]	[3,588.38]		
[2016]	[4,508.01]		
[2017]	[5,436.84]		
[2018]	[6,374.96]		
[2019]	[7,322.46]		
[2020]	[8,279.44]		
[2021]	[9,245.98]		
[2022]	[10,222.19]		
[2023]	[11,208.16]		
[2024]	[12,203.99]		
[2025]	[13,209.78]		
[2026]	[14,225.63]		
[2027]	[15,251.64 <mark>]</mark>		
[2028]	[16,287.90]		
[2029]	[17,334.53]		
[2030]	[18,391.63 <mark>]</mark>		
[2031]	[19,459.29 <mark>]</mark>		
[2036]	[24,959.93]		
[2041]	[30,741.15 <mark>]</mark>		
[2046]	[36,817.27]		

Withdrawal Charge Table

Policy Number: [FE0123456]

There are withdrawal charges for the first [3 policy years].

Policy Year	Withdrawal Charge
[1	7%
2	5%
3	3%
4 and later	0%]

Policy Data

Policy Number: [FE0123456]
Policy Date: [January 15, 2011]

Annuitant: [John E. Doe]

Age: [35] **Sex**: [Male]

Owner: John E. Doe

Initial Premium: [\$1,000.00]
Premium Tax Rate: [None]
Initial Premium Tax: [None]
Initial Net Premium: [\$1,000.00]

Index: The Standard & Poor's 500 Composite Stock Price Index #*

Allocation Dates: Jan. 15, Feb. 15, Mar. 15, Apr. 15, May 15, Jun. 15,

Jul. 15, Aug. 15, Sep. 15, Oct. 15, Nov. 15, Dec. 15

Consideration Factor: [87.5%]

Initial Guaranteed Minimum

Interest Rate: [1.00%]

Reset Dates: [the 6th Annual Date and every 5th Annual Date thereafter]

Initial Nonforfeiture Rate: [1.00%]

Maturity Date: [January 15, 2046]

	Fixed	Index Option		
	Option	Method A	Method B	Method C
Initial Allocation Percentages	[25%]	[25%]	[25%]	[25%]
Initial Maximum Index Rates	N/A	[4.50%]	[4.75%]	N/A
Initial Maximum Monthly Change	N/A	N/A	N/A	[2.00%]
Minimum Fixed Interest Rate	1.0%	N/A	N/A	N/A
Lower Limit of the Maximum Index Rate	N/A	1.0%	1.0%	N/A
Lower Limit of the Maximum Monthly Change	N/A	N/A	N/A	.0833%

[#] Does not include dividends paid by the S&P 500 Companies.

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Table of Guaranteed Minimum Surrender Values

Policy Number: [FE0123456]

This table assumes that \$1,000 premiums will be paid on each annual date following the first annual date.

On [Jan. 15]	Guaranteed Minimum Surrender Value
[2012]	\$[883.75]
[2013]	[1,776.34]
[2014]	[2,677.85]
2015	[3,588.38]
[2016]	[4,508.01]
[2017]	[5,436.84]
2018	6,374.96
[2019]	7,322.46
[2020]	[8,279.44]
[2021]	9,245.98
[2022]	[10,222.19]
[2023]	[11,208.16]
[2024]	[12,203.99]
[2025]	[13,209.78]
[2026]	[14,225.63]
[2027]	[15,251.64]
[2028]	[16,287.90]
[2029]	[17,334.53]
[2030]	[18,391.63]
[2031]	[19,459.29]
[2036]	[24,959.93]
[2041]	[30,741.15]
[2046]	[36,817.27]

Withdrawal Charge Table

Policy Number: [FE0123456]

There are withdrawal charges for the first [4 policy years].

Policy Year	Withdrawal Charge
[1	8%
2	7%
3	5%
4	3%
5 and later	0%]

Policy Data

Policy Number: [FE0123456]
Policy Date: [January 15, 2011]

Annuitant: [John E. Doe]

Age: [35] **Sex**: [Male]

Owner: John E. Doe

Initial Premium: [\$1,000.00]
Premium Tax Rate: [None]
Initial Premium Tax: [None]
Initial Net Premium: [\$1,000.00]

Index: The Standard & Poor's 500 Composite Stock Price Index #*

Allocation Dates: Jan. 15, Feb. 15, Mar. 15, Apr. 15, May 15, Jun. 15,

Jul. 15, Aug. 15, Sep. 15, Oct. 15, Nov. 15, Dec. 15

Consideration Factor: [87.5%]

Initial Guaranteed Minimum

Interest Rate: [1.00%]

Reset Dates: [the 6th Annual Date and every 5th Annual Date thereafter]

Initial Nonforfeiture Rate: [1.00%]

Maturity Date: [January 15, 2046]

	Fixed	Index Option		
	Option	Method A	Method B	Method C
Initial Allocation Percentages	[25%]	[25%]	[25%]	[25%]
Initial Maximum Index Rates	N/A	[4.50%]	[4.75%]	N/A
Initial Maximum Monthly Change	N/A	N/A	N/A	[2.00%]
Minimum Fixed Interest Rate	1.0%	N/A	N/A	N/A
Lower Limit of the Maximum Index Rate	N/A	1.0%	1.0%	N/A
Lower Limit of the Maximum Monthly Change	N/A	N/A	N/A	.0833%

[#] Does not include dividends paid by the S&P 500 Companies.

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Table of Guaranteed Minimum Surrender Values

Policy Number: [FE0123456]

This table assumes that \$1,000 premiums will be paid on each annual date following the first annual date.

Guaranteed Minimum Surrender Value		
\$[883.75]		
[1,776.34]		
[2,677.85]		
[3,588.38]		
[4,508.01]		
[5,436.84]		
[6,374.96]		
[7,322.46]		
[8,279.44]		
[9,245.98]		
[10,222.19]		
[11,208.16]		
[12,203.99]		
[13,209.78]		
[14,225.63]		
[15,251.64]		
[16,287.90]		
[17,334.53]		
[18,391.63]		
[19,459.29]		
[24,959.93]		
[30,741.15]		
[36,817.27]		

Withdrawal Charge Table

Policy Number: [FE0123456]

There are withdrawal charges for the first [5 policy years].

Policy Year	Withdrawal Charge		
[1	8%		
2	7%		
3	6%		
4	4%		
5	2%		
6 and later	0%]		

Policy Data

Policy Number: [FE0123456]
Policy Date: [January 15, 2011]

Annuitant: [John E. Doe]

Age: [35] **Sex**: [Male]

Owner: John E. Doe

Initial Premium: [\$1,000.00]
Premium Tax Rate: [None]
Initial Premium Tax: [None]
Initial Net Premium: [\$1,000.00]

Index: The Standard & Poor's 500 Composite Stock Price Index #*

Allocation Dates: Jan. 15, Feb. 15, Mar. 15, Apr. 15, May 15, Jun. 15,

Jul. 15, Aug. 15, Sep. 15, Oct. 15, Nov. 15, Dec. 15

Consideration Factor: [87.5%]

Initial Guaranteed Minimum

Interest Rate: [1.00%]

Reset Dates: [the 7th Annual Date and every 5th Annual Date thereafter]

Initial Nonforfeiture Rate: [1.00%]

Maturity Date: [January 15, 2046]

	Fixed	Index Option		
	Option	Method A	Method B	Method C
Initial Allocation Percentages	[25%]	[25%]	[25%]	[25%]
Initial Maximum Index Rates	N/A	[4.50%]	[4.75%]	N/A
Initial Maximum Monthly Change	N/A	N/A	N/A	[2.00%]
Minimum Fixed Interest Rate	1.0%	N/A	N/A	N/A
Lower Limit of the Maximum Index Rate	N/A	1.0%	1.0%	N/A
Lower Limit of the Maximum Monthly Change	N/A	N/A	N/A	.0833%

[#] Does not include dividends paid by the S&P 500 Companies.

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Table of Guaranteed Minimum Surrender Values

Policy Number: [FE0123456]

This table assumes that \$1,000 premiums will be paid on each annual date following the first annual date.

On [Jan. 15]	Guaranteed Minimum Surrender Value
[2012]	\$[883.75]
[2013]	[1,776.34]
[2014]	[2,677.85]
2015	[3,588.38]
[2016]	[4,508.01]
[2017]	[5,436.84]
2018	6,374.96
[2019]	7,322.46
[2020]	[8,279.44]
[2021]	9,245.98
[2022]	[10,222.19]
[2023]	[11,208.16]
[2024]	[12,203.99]
[2025]	[13,209.78]
[2026]	[14,225.63]
[2027]	[15,251.64]
[2028]	[16,287.90]
[2029]	[17,334.53]
[2030]	[18,391.63]
[2031]	[19,459.29]
[2036]	[24,959.93]
[2041]	[30,741.15]
[2046]	[36,817.27]

Withdrawal Charge Table

Policy Number: [FE0123456]

There are withdrawal charges for the first [6 policy years].

Policy Year	Withdrawal Charge			
[1	8%			
2	7%			
3	6%			
4	5%			
5	4%			
6	2%			
7 and later	0%]			

Policy Data

Policy Number: [FE0123456]
Policy Date: [January 15, 2011]

Annuitant: [John E. Doe]

Age: [35] **Sex**: [Male]

Owner: John E. Doe

Initial Premium: [\$1,000.00]
Premium Tax Rate: [None]
Initial Premium Tax: [None]
Initial Net Premium: [\$1,000.00]

Index: The Standard & Poor's 500 Composite Stock Price Index #*

Allocation Dates: Jan. 15, Feb. 15, Mar. 15, Apr. 15, May 15, Jun. 15,

Jul. 15, Aug. 15, Sep. 15, Oct. 15, Nov. 15, Dec. 15

Consideration Factor: [87.5%]

Initial Guaranteed Minimum

Interest Rate: [1.00%]

Reset Dates: [the 8th Annual Date and every 5th Annual Date thereafter]

Initial Nonforfeiture Rate: [1.00%]

Maturity Date: [January 15, 2046]

	Fixed	Index Option		
	Option	Method A	Method B	Method C
Initial Allocation Percentages	[25%]	[25%]	[25%]	[25%]
Initial Maximum Index Rates	N/A	[4.50%]	[4.75%]	N/A
Initial Maximum Monthly Change	N/A	N/A	N/A	[2.00%]
Minimum Fixed Interest Rate	1.0%	N/A	N/A	N/A
Lower Limit of the Maximum Index Rate	N/A	1.0%	1.0%	N/A
Lower Limit of the Maximum Monthly Change	N/A	N/A	N/A	.0833%

[#] Does not include dividends paid by the S&P 500 Companies.

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Table of Guaranteed Minimum Surrender Values

Policy Number: [FE0123456]

This table assumes that \$1,000 premiums will be paid on each annual date following the first annual date.

Guaranteed Minimum Surrender Value		
\$[883.75]		
[1,776.34]		
[2,677.85]		
[3,588.38]		
[4,508.01]		
[5,436.84]		
[6,374.96]		
[7,322.46]		
[8,279.44]		
[9,245.98]		
[10,222.19]		
[11,208.16]		
[12,203.99]		
[13,209.78]		
[14,225.63]		
[15,251.64]		
[16,287.90]		
[17,334.53]		
[18,391.63]		
[19,459.29]		
[24,959.93]		
[30,741.15]		
[36,817.27]		

Withdrawal Charge Table

Policy Number: [FE0123456]

There are withdrawal charges for the first [7 policy years].

Policy Year	Withdrawal Charge
[1	8%
2	7%
3	6%
4	5%
5	4%
6	3%
7	2%
8 and later	0%]

Policy Data

Policy Number: [FE0123456]
Policy Date: [January 15, 2011]

Annuitant: [John E. Doe]

Age: [35] **Sex**: [Male]

Owner: John E. Doe

Initial Premium: [\$1,000.00]
Premium Tax Rate: [None]
Initial Premium Tax: [None]
Initial Net Premium: [\$1,000.00]

Index: The Standard & Poor's 500 Composite Stock Price Index #*

Allocation Dates: Jan. 15, Feb. 15, Mar. 15, Apr. 15, May 15, Jun. 15,

Jul. 15, Aug. 15, Sep. 15, Oct. 15, Nov. 15, Dec. 15

Consideration Factor: [87.5%]

Initial Guaranteed Minimum

Interest Rate: [1.00%]

Reset Dates: [the 9th Annual Date and every 5th Annual Date thereafter]

Initial Nonforfeiture Rate: [1.00%]

Maturity Date: [January 15, 2046]

	Fixed	Index Option		
	Option	Method A	Method B	Method C
Initial Allocation Percentages	[25%]	[25%]	[25%]	[25%]
Initial Maximum Index Rates	N/A	[4.50%]	[4.75%]	N/A
Initial Maximum Monthly Change	N/A	N/A	N/A	[2.00%]
Minimum Fixed Interest Rate	1.0%	N/A	N/A	N/A
Lower Limit of the Maximum Index Rate	N/A	1.0%	1.0%	N/A
Lower Limit of the Maximum Monthly Change	N/A	N/A	N/A	.0833%

[#] Does not include dividends paid by the S&P 500 Companies.

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Table of Guaranteed Minimum Surrender Values

Policy Number: [FE0123456]

This table assumes that \$1,000 premiums will be paid on each annual date following the first annual date.

Guaranteed Minimum Surrender Value
\$[883.75 <u>]</u>
[1,776.34]
[2,677.85]
[3,588.38]
[4,508.01]
[5,436.84]
[6,374.96]
[7,322.46]
[8,279.44]
[9,245.98]
[10,222.19]
[11,208.16]
[12,203.99]
[13,209.78]
[14,225.63]
[15,251.64]
[16,287.90]
[17,334.53]
[18,391.63]
[19,459.29]
[24,959.93]
[30,741.15]
[36,817.27]

Withdrawal Charge Table

Policy Number: [FE0123456]

There are withdrawal charges for the first [8 policy years].

Policy Year	Withdrawal Charge
[1	9%
2	8%
3	7%
4	6%
5	5%
6	4%
7	3%
8	2%
9 and later	0%]

Policy Data

Policy Number: [FE0123456]
Policy Date: [January 15, 2011]

Annuitant: [John E. Doe]

Age: [35] **Sex**: [Male]

Owner: John E. Doe

Initial Premium: [\$1,000.00]
Premium Tax Rate: [None]
Initial Premium Tax: [None]
Initial Net Premium: [\$1,000.00]

Index: The Standard & Poor's 500 Composite Stock Price Index #*

Allocation Dates: Jan. 15, Feb. 15, Mar. 15, Apr. 15, May 15, Jun. 15,

Jul. 15, Aug. 15, Sep. 15, Oct. 15, Nov. 15, Dec. 15

Consideration Factor: [87.5%]

Initial Guaranteed Minimum

Interest Rate: [1.00%]

Reset Dates: [the 10th Annual Date and every 5th Annual Date thereafter]

Initial Nonforfeiture Rate: [1.00%]

Maturity Date: [January 15, 2046]

	Fixed		Index Option	
	Option	Method A	Method B	Method C
Initial Allocation Percentages	[25%]	[25%]	[25%]	[25%]
Initial Maximum Index Rates	N/A	[4.50%]	[4.75%]	N/A
Initial Maximum Monthly Change	N/A	N/A	N/A	[2.00%]
Minimum Fixed Interest Rate	1.0%	N/A	N/A	N/A
Lower Limit of the Maximum Index Rate	N/A	1.0%	1.0%	N/A
Lower Limit of the Maximum Monthly Change	N/A	N/A	N/A	.0833%

[#] Does not include dividends paid by the S&P 500 Companies.

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Table of Guaranteed Minimum Surrender Values

Policy Number: [FE0123456]

This table assumes that \$1,000 premiums will be paid on each annual date following the first annual date.

Guaranteed Minimum Surrender Value
\$[883.75]
[1,776.34]
[2,677.85]
[3,588.38]
[4,508.01]
[5,436.84]
[6,374.96]
[7,322.46]
[8,279.44]
[9,245.98]
[10,222.19]
[11,208.16]
[12,203.99]
[13,209.78]
[14,225.63]
[15,251.64]
[16,287.90]
[17,334.53]
[18,391.63]
[19,459.29]
[24,959.93]
[30,741.15]
[36,817.27]

Withdrawal Charge Table

Policy Number: [FE0123456]

There are withdrawal charges for the first [9 policy years].

Policy Year	Withdrawal Charge
[1	9%
2	8%
3	7%
4	6%
5	5%
6	4%
7	3%
8	2%
9	1%
10 and later	0%]



THE LAFAYETTE LIFE INSURANCE COMPANY

400 Broadway Cincinnati, Ohio 45202-3341 1-800-243-6631 FAX: 888-558-9329

E-Mail: IndividualOperations@llic.com APPLICATION FOR ANNUITY

For Home Office Use Only
CWA AMT\$
Date/Initials

YPE OF APPLICATION () NON-QUALIFIED () O	QUALIFIED PENSION	TAX YEAR for Qualifie	ed IRA,
) IRA () ROTH-IRA () SEP-IRA () 403(b) T	SA	SEP-IRA or ROTH-IRA	.:
ection I. Proposed Annuitant			
ama: John Doe	Street Address:	123 Main Street	

S Name: City: Anytown State: Your State Zip Code: 12345 -Marital Status: Married E-mail Address: jdoe@internet.com Birth Date: <u>06-15-76</u> Age: <u>35</u> (123) 456-7890 Social Security Number: <u>123-45-6789</u> Home Phone Number: ___ Section II. Ownership (If blank, Annuitant is the Owner, If TSA or IRA the Annuitant MUST BE the Owner) NOTE: If the Owner dies prior to the Maturity Date and before the Annuitant, the surrender value will be paid to the named Beneficiary. If there are joint owners, the surrender value will be paid to the named Beneficiary at the death of the first owner. Owner: _ Birth Date: ____ __Owner's Age: ____ _____ City: _____ _______ State: ______ Zip Code: ______ Street Address: _ Home Phone Number: ______ SSN/Tax ID: ___ _____ Relationship to Annuitant _____ E-mail Address: ____ Section III. Beneficiary (Qualified Pension: Beneficiary will be Trustee of Plan named in Section II. above) Primary Beneficiary _____ Jane Doe _____ Relationship to Annuitant _ Wife John E. Doe. Jr. Contingent Beneficiary_ Relationship to Annuitant _ **Section IV. Annuity Plans** A. Deferred Annuities: 2 Year(s) (25 %A: ANN); (25 %B: AVG); (25 %C: MOCAP); (25 %FIXED) (Total must equal 100%) (x) Marquis Centennial () _ Riders: ____ Planned Premium \$ __1,000 (x) Annual () Semiannual () Quarterly () PAW () GA () Single Payment () TSA Salary Reduction () List Bill #_____ ()PD () Other () Bill Home Address () Bill Owner

B. Single Premium Immediate Annuities: Note: Date of Birth proof for ANY Annuitant must accompany application. Proof must be a
certified copy of Annuitant's Birth Certificate (unless otherwise agreed to by the Company)
Amount of Single Premium \$
Payout Interval: () Monthly () Quarterly () Semiannual () Annual
Annuity Options:
() Single Life Income* Guaranteed Period (check one) () 00; () 05; () 10; () 15; () 20
*If a Guaranteed Period is not selected or "00" is selected, all payments cease with the death of the annuitant.
() Single Life Installment Refund
() Installment Income Years (Not less than 3 nor more than 10 years)
() Joint and Survivor Life Income* () 50%; () 67%; () 100%
Guaranteed Period (check one) () 00; () 05; () 10; () 20
*If a Guaranteed Period is not selected or "00" is selected, all payments cease with the death of the last surviving annuitant.
Second Annuitant for Joint and Survivor ONLY
(Only applicable to the Joint & Survivor Option AND DOES NOT DESIGNATE OWNERSHIP INTEREST)
Name: Sex: Marital Status: Birth Date:
Birth State: Social Security Number: E-mail Address:
() I do not want Federal Income Tax withheld from my distribution.
() I do want Federal Income Tax withheld from my distribution. If withholding will apply, please complete only one of the following:
() Withhold the following amount from my distribution \$
() Please withhold based on the number of allowances I have indicated and my marital status (please complete the following information)
() Number of Allowances (for Federal Income Tax purposes) (if blank, we will assume zero)
Marital Status: () Single () Married () Married, but withhold at higher Single Rate.

(x) No () Yes If yes, list Company name	blace, in whole or in part any existing insurance or annuity contract?
Any Person who knowingly presents a false or fraudulent in an application for insurance is guilty of a crime and m	claim for payment of a loss or benefit or knowingly presents false information hay be subject to fines and confinement in prison.
\$\(\text{(Must Always Be Answered)}\) has been paid to the agent n Signed atAnytown State ofYour S	
John E. Doe	
Signature of Proposed Annuitant	Signature of Parent (Juvenile Policy Only)
Signature of Second Annuitant (if applicable)	Signature of Individual Owner / Trustee
AGENT OR LEAVE PAYEE BLANK. AGENT STATEMENT	PAYABLE TO LAFAYETTE LIFE. DO NOT MAKE CHECK PAYABLE TO dered, borrowed against, or changed if the proposed policy is issued? Detice form.
Witness Signature of Agent	
Agent State License #12345 (if required)	Agent's Name lam Agent Please Print
Credit this application to:	

The Lafayette Life Insurance Company

Premium Bonus Rider

Policy Provisions

This rider is part of the policy to which it is attached. All provisions of the policy will apply to this rider unless otherwise noted herein. In the event of a conflict between the terms of this rider and the terms of the policy to which it is attached, the terms of the rider shall apply. Terms used in this rider shall have the same meanings as are set forth in the policy to which this rider is attached unless otherwise defined in this rider. This rider is nonparticipating.

Definitions

The following terms used in this rider have the following meanings:

DAY means a calendar day.

PREMIUM BONUS RATE means the rate appearing immediately following the words "Premium Bonus Rate" in the policy.

PREMIUM BONUS VESTING PERCENTAGE refers to the Premium Bonus Vesting Percentage schedule in the policy.

WITHDRAWAL means a request by you for the receipt of proceeds from the policy as a partial or automatic withdrawal in accordance with the **Withdrawals** provision of the policy.

The Benefit

Subject to the **Vested/Unvested Premium Bonus** provision and the **Premium Bonus Recapture** provision, the benefit under this rider increases the amount payable under the policy in the event of surrender, payment of a death benefit before the maturity date, or election of an annuity benefit upon maturity. The amount of this benefit is equal to the vested premium bonus. The vested premium bonus will be payable as an addition to:

- the surrender value of the policy at surrender;
- the policy value of the policy payable on death of the Owner or the Annuitant before the maturity date; or
- the policy value payable to the Annuitant on the maturity date.

The amount of any premium bonus is not considered a premium but it is considered part of the interest earnings. No premium bonus shall be due to you if you return the policy as specified under the **Right to Return the Policy** provision on the face page of the policy.

The premium bonus is not part of the policy value.

Limit on Advancement of Maturity Date

The maturity date cannot be advanced by you in the form of notice received by us to a date earlier than the policy year on which the premium bonus vesting percentage shown on the Data Page first equals 100%.

Vested/Unvested Premium Bonus

The vested premium bonus is equal to (a) multiplied by (b) but never less than (c) where:

- (a) Is the premium bonus on the annual date;
- (b) Is the premium bonus vesting percentage for the policy year from the table shown on the Data Page; and
- (c) Is the vested premium bonus on the preceding annual date.

The unvested premium bonus is equal to the premium bonus minus the vested premium bonus.

Premium Bonus Calculation

The premium bonus is calculated as follows:

- 1. On the policy date, the premium bonus is equal to the net initial premium shown on the Data Page of the policy multiplied by the premium bonus rate.
- 2. On any other day during the first 180 days following the policy date, the premium bonus is equal to (a) plus (b) plus (c) minus (d) where:
 - (a) Is the premium bonus on the previous day;
 - (b) Is any net premium received since the previous day multiplied by the premium bonus rate;
 - (c) Is daily interest on the premium bonus on the previous day at the applicable premium bonus interest rate as described in the **Premium Bonus Interest Rate** provision; and
 - (d) Is the amount of any premium bonus recapture since the previous day as described under the **Premium Bonus Recapture** provision.
- 3. On any day after the first 180 days following the policy date, the premium bonus is equal to (a) plus (b) minus (c) where
 - (a) Is the premium bonus on the previous day;
 - (b) Is daily interest on the premium bonus as of the previous day at the applicable premium bonus interest rate as described in the **Premium Bonus Interest Rate** provision; and
 - (c) Is the amount of any premium bonus recapture since the previous day as described under the **Premium Bonus Recapture** provision.

Premium Bonus Recapture

A premium bonus recapture is a loss by you of a portion of the unvested premium bonus. A premium bonus recapture occurs on the day of any withdrawal from the policy. The premium bonus recapture is equal to (a) multiplied by (b) divided by (c) where:

- (a) Is the unvested premium bonus immediately before the withdrawal;
- (b) Is the amount of the withdrawal and any applicable withdrawal charges; and
- (c) Is the policy value immediately before the withdrawal.

The premium bonus recapture is equal to zero and there is no loss of premium bonus for a withdrawal that occurs in or after the policy year for which the premium bonus vesting percentage first equals 100%. At that point the premium bonus is fully vested.

Premium Bonus Interest Rate

The premium bonus interest rate will be declared by us in advance. The premium bonus interest rate will be at an annual effective rate and will be applied on a daily basis to the premium bonus as described in the **Premium Bonus Calculation** provision. We will establish the premium bonus interest rate periodically, as often as daily in our discretion. The premium bonus interest rate is not guaranteed.

Termination

This rider will terminate on the earliest to occur of the following:

- 1. The death of the Annuitant before the maturity date;
- 2. Your death before the maturity date;
- 3. The maturity date;
- 4. The surrender of the policy for its surrender value;
- 5. The date notice is received by us from you requesting termination of the rider; or
- 6. Termination of the policy to which this rider is attached for any other reason not described above.

Signed at Cincinnati, Ohio on the Policy Date.

[

EXEMPEN SPECIMEN

Secretary President & CEO

1

LL-11-PBR-1 Page 3

10 DAY RIGHT TO RETURN THE POLICY

If you are not satisfied for any reason, you may cancel the Contract by returning it to the Home Office or delivering it to our agent within 10 days after you receive it. During this period, the policy will be void from its inception and we will provide a refund of the total premiums paid.

SERFF Tracking Number: LAFA-127827295 State: Arkansas

Filing Company: The Lafayette Life Insurance Company State Tracking Number:

Company Tracking Number: LL-11-FPIA-1

TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium

Variable and Variable

Product Name: Marquis Centential

Project Name/Number: Marquis Centential/LL-11-FPIA-1

Supporting Document Schedules

Item Status: Status

Date:

Satisfied - Item: Flesch Certification

Comments: Attachment:

AR Flesch Certification.pdf

Item Status: Status

Date:

Bypassed - Item: Application

Bypass Reason: Application for approval attached to Forms Schedule tab.

Comments:

Item Status: Status

Date:

Satisfied - Item: Life & Annuity - Acturial Memo

Comments: Attachments:

2011 Marquis Centennial Actuarial Memo.pdf

Actuarial Certification - Fritz.pdf

Actuarial Certification.pdf

Item Status: Status

Date:

Satisfied - Item: Flexible Premium Deferred Annuity

Disclosure Forms

Comments:

Attachments:

Disclosure Form Marquis 1 Centennial LL-2559.pdf

Disclosure Form Marquis 2 Centennial LL-2560.pdf

Disclosure Form Marquis 3 Centennial LL-2561.pdf

Disclosure Form Marquis 4 Centennial LL-2562.pdf

SERFF Tracking Number: LAFA-127827295 State: Arkansas Filing Company: The Lafayette Life Insurance Company State Tracking Number: Company Tracking Number: LL-11-FPIA-1 TOI: A02.11 Individual Annuities- Deferred Non-Sub-TOI: A02.11.002 Flexible Premium Variable and Variable Product Name: Marquis Centential Marquis Centential/LL-11-FPIA-1 Project Name/Number: Disclosure Form Marquis 5 Centennial LL-2563.pdf Disclosure Form Marquis 6 Centennial LL-2564.pdf Disclosure Form Marquis 7 Centennial LL-2565.pdf Disclosure Form Marquis 8 Centennial LL-2566.pdf Disclosure Form Marquis 9 Centennial LL-2567.pdf Disclosure Form Marquis 10 Centennial LL-2568.pdf **Item Status: Status** Date: Satisfied - Item: Premium Bonus Rider Disclosures Comments: Attachment: LL-2354-PBR-NRC-1111.pdf Item Status: **Status** Date: **Annual Report** Satisfied - Item: **Comments: Attachment:** Ann Rpt LL-11-FPIA-1 10.pdf Item Status: **Status** Date: Satisfied - Item: **Investment Strategy** Comments: Attachment:

Investment Strategy.pdf

Item Status: Status

Date:

Satisfied - Item: Statements of Variability

Comments:

Attachments:

Statement of Variability Premium Bonus Rider & Data Page.pdf

SERFF Tracking Number: LAFA-127827295 State: Arkansas

Filing Company: The Lafayette Life Insurance Company State Tracking Number:

Company Tracking Number: LL-11-FPIA-1

TOI: A02.11 Individual Annuities- Deferred Non- Sub-TOI: A02.11.002 Flexible Premium

Variable and Variable

Product Name: Marquis Centential

Project Name/Number: Marquis Centential/LL-11-FPIA-1
Statement of Variability LL-11-FPIA-1 AR.pdf

LL-1460-B-AR SOV Application.pdf

Item Status: Status

Date:

Satisfied - Item: Certificate of Compliance

Comments: Attachment:

Certificate of Compliance.pdf

The Lafayette Life Insurance Company

NAIC CODE # 65242

CERTIFICATION

I, Lori Rochford, an officer of The Lafayette Life Insurance Company hereby certify that the following forms have the following readability scores as calculated by the Flesch Reading Ease Test and that these forms meet the reading ease requirements of your state Statutes and Regulations.

Form Numbers	Readability Score
LL-11-FPIA-1 AR - Flexible Premium Deferred Index Annuity	44
LL-11-PBR-1 – Premium Bonus Rider*	44
LL-1460-B-AR – Application for Annuity*	44

^{*}Flesched with Policy LL-11-FPIA-1

Lori Rochford

Assistant Vice President, Insurance Compliance

Date: 1/3/2012



Marquis Centennial 1 Flexible Premium Deferred Annuity Disclosure – LL-11-FPIA-1

Fixed Indexed Deferred Annuity

This document reviews important points to think about before you buy this Lafayette Life Insurance Company annuity. The annuity is an indexed annuity. It offers three index interest crediting alternatives under the index option, each of which is linked, in part, to the S&P 500. It also offers a Company declared fixed interest rate under the fixed option as a separate alternative for interest crediting. The annuity provides a guaranteed minimum surrender value. Review "The Annuity Contract" section below for additional information on how this annuity can earn interest and the guaranteed minimum surrender value. It is a flexible premium annuity which means you may make multiple premium payments (payments). The annuity is **deferred**, which means payouts begin at a future date. The terms "you" or "your" in this document mean the proposed owner of the annuity.

This annuity is designed for long-term accumulation needs such as to save for retirement and to receive retirement income for life. It is **not** meant to be used to meet short-term financial goals. This annuity is not FDIC insured. Lafayette Life stands behind the guarantees under this Annuity.

If you have questions about this annuity, please ask your agent or contact a Company representative at 1-800-443-8793.

THE ANNUITY CONTRACT

How will the value of my annuity grow?

Guaranteed Minimum Surrender Value

This annuity provides a guaranteed minimum The guaranteed minimum surrender value. surrender value is 87.5% of all net premiums (less any withdrawals) accumulated at an initial annual effective guaranteed minimum interest rate of 1% Net premiums are premiums less any applicable premium tax and costs of supplemental benefits, if any, due upon premium payment. The initial guaranteed minimum interest rate used for determining the guaranteed minimum surrender value will be determined at policy issue and will remain fixed at least through the annuity's withdrawal charge period. Upon expiration of the withdrawal charge period and in no event earlier than the fifth policy anniversary of the annuity, we will periodically reset the guaranteed minimum interest rate, which is solely used for determining the guaranteed minimum surrender value. The guaranteed minimum interest rate is subject to change on each reset date, but in no event will it be less than 1% or more than 3%. The first reset date is the later of the policy anniversary immediately occurring after expiration of the annuity's withdrawal charge period and the fifth

policy anniversary of the annuity, and reset dates occur every 5 policy years thereafter. The guaranteed minimum interest rate will be based on the Five-Year Constant Maturity Treasury (5 Year CMT) Rate reported by the Federal Reserve.

Interest Crediting

This annuity can earn interest in two primary ways: 1) under the fixed option, interest credited to the policy will be based on interest rates declared by the Company, and 2) under the index option, interest credited to the policy will be based on one or more of three index interest crediting methods each of which is linked, in part, to the S&P 500 Index. The index does not include dividends paid by the companies that comprise the S&P 500. This annuity does not participate directly in any stock or equity investments. You aren't buying shares of stock or an index. Dividends paid on the stocks on which the index is based don't increase your earnings.

The allocation of your net premium to the selected interest crediting method will be done on an allocation date, which is the 15th of the month on or next following the date your net premium is received. The allocation date will be the initial measuring point for all interest calculations for that premium. If your premium is received on an allocation date, your net premium will be immediately allocated between the fixed and indexed alternatives you have selected.

If your premium is received on a date other than an allocation date, your net premium will be credited with a short-term fixed interest rate established by the Company until the next monthly allocation date. At that time, your net premium and any short-term interest credited will be allocated to the fixed and indexed alternatives you have selected.

Interest Earning Periods

Under the fixed option and index option, the interest calculations are based upon a one-year measuring period. This one-year measuring period is referred to as an interest earning period. For each net premium, the interest earning periods start on an allocation date and end one year later. Interest is calculated differently under each option.

Fixed Option

For each net premium allocated to the fixed option, the interest rate is declared in advance of each successive interest earning period and it is guaranteed not to change during such period. The minimum fixed interest rate is 1%.

Indexing & Index Option

For the amount of each net premium allocated to any one of the alternative index interest crediting methods under the index option, there is a separate cap that applies to each alternative that is used to calculate the index interest rate. The caps are used to set the upper limit on the index interest rate that may be credited for an interest earning period. For alternative methods A (Annual Point-to-Point) and B (Monthly Average) this cap is referred to as the maximum index interest rate, while alternative method C (Monthly Cap) refers to the cap as the maximum monthly index change. These caps are declared in advance of each successive interest earning period and are guaranteed not to change during such period. Any interest attributable to a change in the index is credited only at the end of an interest earning

period. There is no guarantee the index interest rate credited under any of the index interest alternatives will be equal to its cap or even greater than 0%.

Prior to the end of the interest earning period, the index interest rate is 0%.

Alternative Method A: Annual Point-to-Point - The index interest rate for this method is the percentage change in the index from the allocation date that begins the interest earning period to the allocation date that ends the interest earning period. The index interest rate credited for an interest earning period will not be less than 0%, nor more than the applicable cap. The cap will not be less than 1%.

Alternative Method B: Monthly Average - The index interest rate for this method is the percentage change in the index measured by the index on the allocation date that begins the interest earning period against the average of the indices on the 12 allocation dates immediately following the allocation date that begins the interest earning period. The index interest rate credited for an interest earning period will not be less than 0%, nor more than the applicable cap. The cap will not be less than 1%.

Alternative Method C: Monthly Cap - The index interest rate for this method is the sum of the percentage change in the index for each of the 12 one-month periods between allocation dates within the interest earning period. Each of the 12 percentage changes may be less than 0%, but not more than the applicable cap. The index interest rate for an interest earning period will not be less than 0%. The cap will not be less than 0.0833%.

The issue date or policy date will be the business day on which the home office of Lafayette Life has received both the completed application and the initial premium.

BENEFITS

How do I get income (payouts) from my annuity?

- **Single Life Income:** Guarantees income for as long as the payee lives.
- Single Life Income with Guaranteed Period:
 Equal payouts are made for a selected guaranteed period and thereafter during the lifetime of the payee.
- Joint and Survivor Life Income: Guarantees income for as long as the payee or other joint payee (usually a spouse) lives.
- **Specified Period Installment Income:** Pays income for that period.
- Specified Amount Installment Income: Pays income of specified amount until entire policy value is paid.
- Lump Sum: One payout.

What happens after I die?

If you die before maturity (i.e., before we start income payouts from the annuity), we pay the policy value of this annuity on the date of death to the beneficiary as a death benefit. If you are not the annuitant, and the annuitant dies before maturity (i.e., before we start income payouts from the annuity), we pay the policy value of the annuity on the date of death to the beneficiary as a death benefit. If the annuitant dies after the payouts start, we will pay any remaining balance to the payee as provided for in the payment plan selected.

The policy value will be used to determine the annuity and death benefits. The policy value on any date is the sum of the accumulated values of the short-term interest crediting method, the fixed option and the index option but not less than the guaranteed minimum surrender value on such date.

OPTIONAL BENEFITS AND THEIR FEES

What other benefits can I choose?

There are no additional benefits available for this policy.

FEES, EXPENSES AND OTHER CHARGES

What happens if I take out some or all of the money from my annuity?

You cannot take any of the money out of your annuity after the payout begins, unless the payment plan you selected specifically provides otherwise. Before payout begins, you can take out all of your annuity's value (surrender) or part of it (partial withdrawal). You can take a partial withdrawal as long as you have \$2,000 in policy value remaining in the annuity after the partial withdrawal.

Withdrawal charges apply for the first policy year. We take a **withdrawal charge** if you withdraw amounts before the end of the first policy year that are in excess of any free withdrawal amount.

If you surrender or make a partial withdrawal while the withdrawal charges apply, your policy value will be reduced by the amount withdrawn and the applicable withdrawal charge, subject to the guaranteed minimum surrender value. The withdrawal charge is a percentage of the amount of the withdrawal that is in excess of any free withdrawal amount. The withdrawal charge percentage declines each policy year, as follows:

Policy Year	Withdrawal Charge
1	5%
2	0%
3	0%
4+	0%

Do I pay any other fees or charges?

If you do not have any supplemental benefits, we will assess no other fees or charges on the annuity.

TAXES

How will payouts and withdrawals from my annuity be taxed?

This annuity is tax-deferred, which means you don't pay taxes on the interest it earns until the money is paid to you. When you take payouts or make a withdrawal, you pay ordinary income taxes

on the earned interest. You also pay a 10% federal income tax penalty on earnings you withdraw before age 59½. (If the annuity is purchased within an IRA, 401(k), or other tax qualified retirement plan, you may also pay taxes on the premium contributions on the annuity that are paid to you. If distributions from the annuity occur to you prior to age 59½, you also pay a 10% federal income tax penalty on the amount of the distributions that are taxable.)

You can exchange one tax-deferred annuity for another without paying taxes on the earnings when you make the exchange. Before you do, compare the benefits, features, and costs of the two annuities. You may pay a withdrawal charge if you make the exchange during the first years you own the annuity. Also you may pay a withdrawal charge if you make withdrawals from the new annuity during the first years you own it.

Lafayette Life and its agents do not provide legal or tax advice. You should consult a tax advisor about your specific tax situation.

OTHER INFORMATION

What else do I need to know?

You may contact your agent, or a representative of The Lafayette Life Insurance Company at 1-800-443-8793, regarding current short-term interest rates, fixed interest rates and caps.

Transfers of a net premium amount and/or interest credited on such net premium from one interest crediting method to another are only allowed on the anniversaries of such net premium's initial allocation date. You may transfer all or part of such value, but Lafayette Life must receive written notice of the desire to transfer such funds prior to such net premium's allocation date anniversary. Transferred amounts are treated in the same fashion as a new net premium received on the date of transfer for the purpose of determining the fixed interest rate and/or caps applicable to such

transferred amount during the interest earning period starting on the date of transfer.

The historical performance of the S&P 500 Index should not be considered a representation of future values of the annuity. Future values may be greater or less than any examples provided to you.

Changes to your contract

We may change your annuity contract from time to time to follow federal or state laws and regulations. If we do, we'll tell you about the changes in writing.

Compensation

We pay the agent, broker, or firm for selling the annuity to you. They may receive additional compensation for selling this annuity contract than for selling other annuity contracts.

Right to Return

Many states have laws that give you a set number of days to look at an annuity after you buy it. If you decide during that time that you do not want it, you can return the annuity and get all your money back. Read your policy (Page 1) to learn about your **right to return** period.

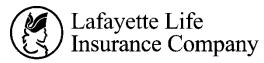
What should I know about the insurance company?

The Lafayette Life Insurance Company offers a wide variety of individual life insurance and annuities products. For more information about The Lafayette Life Insurance Company, visit our website.

The Lafayette Life Insurance Company 400 Broadway
Cincinnati, OH 45202
Telephone: 1-800-443-8793
www.lafayettelife.com

I have read, underst	and, and have been given a copy of the	e Marquis Centennial 1 Annuity Disclosure.
Date	Owner/Applicant's Signature	Owner/Applicant's Printed Name
Agent's Signature	Agent's Printed Name	<u></u>

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Marquis Centennial 2 Flexible Premium Deferred Annuity Disclosure – LL-11-FPIA-1

A member of Western & Southern Financial Group

Fixed Indexed Deferred Annuity

This document reviews important points to think about before you buy this Lafayette Life Insurance Company annuity. The annuity is an indexed annuity. It offers three index interest crediting alternatives under the index option, each of which is linked, in part, to the S&P 500. It also offers a Company declared fixed interest rate under the fixed option as a separate alternative for interest crediting. The annuity provides a guaranteed minimum surrender value. Review "The Annuity Contract" section below for additional information on how this annuity can earn interest and the guaranteed minimum surrender value. It is a flexible premium annuity which means you may make multiple premium payments (payments). The annuity is **deferred**, which means payouts begin at a future date. The terms "you" or "your" in this document mean the proposed owner of the annuity.

This annuity is designed for long-term accumulation needs such as to save for retirement and to receive retirement income for life. It is **not** meant to be used to meet short-term financial goals. This annuity is not FDIC insured. Lafayette Life stands behind the guarantees under this Annuity.

If you have questions about this annuity, please ask your agent or contact a Company representative at 1-800-443-8793.

THE ANNUITY CONTRACT

How will the value of my annuity grow?

Guaranteed Minimum Surrender Value

This annuity provides a guaranteed minimum surrender value. The guaranteed minimum surrender value is 87.5% of all net premiums (less any withdrawals) accumulated at an initial annual effective guaranteed minimum interest rate of 1% Net premiums are premiums less any applicable premium tax and costs of supplemental benefits, if any, due upon premium payment. The initial guaranteed minimum interest rate used for determining the guaranteed minimum surrender value will be determined at policy issue and will remain fixed at least through the annuity's withdrawal charge period. Upon expiration of the withdrawal charge period and in no event earlier than the fifth policy anniversary of the annuity, we will periodically reset the guaranteed minimum interest rate, which is solely used for determining the guaranteed minimum surrender value. The guaranteed minimum interest rate is subject to change on each reset date, but in no event will it be less than 1% or more than 3%. The first reset date is the later of the policy anniversary immediately occurring after expiration of the annuity's withdrawal charge period and the fifth

policy anniversary of the annuity, and reset dates occur every 5 policy years thereafter. The guaranteed minimum interest rate will be based on the Five-Year Constant Maturity Treasury (5 Year CMT) Rate reported by the Federal Reserve.

Interest Crediting

This annuity can earn interest in two primary ways: 1) under the fixed option, interest credited to the policy will be based on interest rates declared by the Company, and 2) under the index option, interest credited to the policy will be based on one or more of three index interest crediting methods each of which is linked, in part, to the S&P 500 Index. The index does not include dividends paid by the companies that comprise the S&P 500. This annuity does not participate directly in any stock or equity investments. You aren't buying shares of stock or an index. Dividends paid on the stocks on which the index is based don't increase your earnings.

The allocation of your net premium to the selected interest crediting method will be done on an allocation date, which is the 15th of the month on or next following the date your net premium is received. The allocation date will be the initial measuring point for all interest calculations for that premium. If your premium is received on an allocation date, your net premium will be immediately allocated between the fixed and indexed alternatives you have selected.

If your premium is received on a date other than an allocation date, your net premium will be credited with a short-term fixed interest rate established by the Company until the next monthly allocation date. At that time, your net premium and any short-term interest credited will be allocated to the fixed and indexed alternatives you have selected.

Interest Earning Periods

Under the fixed option and index option, the interest calculations are based upon a one-year measuring period. This one-year measuring period is referred to as an interest earning period. For each net premium, the interest earning periods start on an allocation date and end one year later. Interest is calculated differently under each option.

Fixed Option

For each net premium allocated to the fixed option, the interest rate is declared in advance of each successive interest earning period and it is guaranteed not to change during such period. The minimum fixed interest rate is 1%.

Indexing & Index Option

For the amount of each net premium allocated to any one of the alternative index interest crediting methods under the index option, there is a separate cap that applies to each alternative that is used to calculate the index interest rate. The caps are used to set the upper limit on the index interest rate that may be credited for an interest earning period. For alternative methods A (Annual Point-to-Point) and B (Monthly Average) this cap is referred to as the maximum index interest rate, while alternative method C (Monthly Cap) refers to the cap as the maximum monthly index change. These caps are declared in advance of each successive interest earning period and are guaranteed not to change during such period. Any interest attributable to a change in the index is credited only at the end of an interest earning

period. There is no guarantee the index interest rate credited under any of the index interest alternatives will be equal to its cap or even greater than 0%.

Prior to the end of the interest earning period, the index interest rate is 0%.

Alternative Method A: Annual Point-to-Point - The index interest rate for this method is the percentage change in the index from the allocation date that begins the interest earning period to the allocation date that ends the interest earning period. The index interest rate credited for an interest earning period will not be less than 0%, nor more than the applicable cap. The cap will not be less than 1%.

Alternative Method B: Monthly Average - The index interest rate for this method is the percentage change in the index measured by the index on the allocation date that begins the interest earning period against the average of the indices on the 12 allocation dates immediately following the allocation date that begins the interest earning period. The index interest rate credited for an interest earning period will not be less than 0%, nor more than the applicable cap. The cap will not be less than 1%.

Alternative Method C: Monthly Cap - The index interest rate for this method is the sum of the percentage change in the index for each of the 12 one-month periods between allocation dates within the interest earning period. Each of the 12 percentage changes may be less than 0%, but not more than the applicable cap. The index interest rate for an interest earning period will not be less than 0%. The cap will not be less than 0.0833%.

The issue date or policy date will be the business day on which the home office of Lafayette Life has received both the completed application and the initial premium.

BENEFITS

How do I get income (payouts) from my annuity?

- **Single Life Income:** Guarantees income for as long as the payee lives.
- Single Life Income with Guaranteed Period:
 Equal payouts are made for a selected guaranteed period and thereafter during the lifetime of the payee.
- Joint and Survivor Life Income: Guarantees income for as long as the payee or other joint payee (usually a spouse) lives.
- **Specified Period Installment Income:** Pays income for that period.
- Specified Amount Installment Income: Pays income of specified amount until entire policy value is paid.
- Lump Sum: One payout.

What happens after I die?

If you die before maturity (i.e., before we start income payouts from the annuity), we pay the policy value of this annuity on the date of death to the beneficiary as a death benefit. If you are not the annuitant, and the annuitant dies before maturity (i.e., before we start income payouts from the annuity), we pay the policy value of the annuity on the date of death to the beneficiary as a death benefit. If the annuitant dies after the payouts start, we will pay any remaining balance to the payee as provided for in the payment plan selected.

The policy value will be used to determine the annuity and death benefits. The policy value on any date is the sum of the accumulated values of the short-term interest crediting method, the fixed option and the index option but not less than the guaranteed minimum surrender value on such date.

OPTIONAL BENEFITS AND THEIR FEES

What other benefits can I choose?

There are no additional benefits available for this policy.

FEES, EXPENSES AND OTHER CHARGES

What happens if I take out some or all of the money from my annuity?

You cannot take any of the money out of your annuity after the payout begins, unless the payment plan you selected specifically provides otherwise. Before payout begins, you can take out all of your annuity's value (surrender) or part of it (partial withdrawal). You can take a partial withdrawal as long as you have \$2,000 in policy value remaining in the annuity after the partial withdrawal.

Withdrawal charges apply for the first two policy years. We take a **withdrawal charge** if you withdraw amounts before the end of the second policy year that is in excess of any free withdrawal amount.

If you surrender or make a partial withdrawal while the withdrawal charges apply, your policy value will be reduced by the amount withdrawn and the applicable withdrawal charge, subject to the guaranteed minimum surrender value. The withdrawal charge is a percentage of the amount of the withdrawal that is in excess of any free withdrawal amount. The withdrawal charge percentage declines each policy year, as follows:

Policy Year	Withdrawal Charge
1	6%
2	5%
3	0%
4+	0%

After the first policy year, 10% of your policy value as calculated at the beginning of the policy year may be withdrawn without a withdrawal charge. Cumulative withdrawals in one policy year of more than 10% of the policy value may be subject to withdrawal charges. Lafayette Life does not credit index interest to amounts withdrawn from an index crediting method during an interest earning period.

Example: If the policy value of your annuity as of the first day of the second policy year is \$10,000, then the first \$1,000 of a \$5,000 withdrawal is not subject to withdrawal charges. Therefore, your withdrawal charge is \$4,000 x 0.05 = \$200. If you

take out any amount after the end of the second policy year, there is no withdrawal charge.

Do I pay any other fees or charges?

If you do not have any supplemental benefits, we will assess no other fees or charges on the annuity.

TAXES

How will payouts and withdrawals from my annuity be taxed?

This annuity is tax-deferred, which means you don't pay taxes on the interest it earns until the money is paid to you. When you take payouts or make a withdrawal, you pay ordinary income taxes on the earned interest. You also pay a 10% federal income tax penalty on earnings you withdraw before age 59½. (If the annuity is purchased within an IRA, 401(k), or other tax qualified retirement plan, you may also pay taxes on the premium contributions on the annuity that are paid to you. If distributions from the annuity occur to you prior to age 59½, you also pay a 10% federal income tax penalty on the amount of the distributions that are taxable.)

You can exchange one tax-deferred annuity for another without paying taxes on the earnings when you make the exchange. Before you do, compare the benefits, features, and costs of the two annuities. You may pay a withdrawal charge if you make the exchange during the first years you own the annuity. Also you may pay a withdrawal charge if you make withdrawals from the new annuity during the first years you own it.

Lafayette Life and its agents do not provide legal or tax advice. You should consult a tax advisor about your specific tax situation.

OTHER INFORMATION

What else do I need to know?

You may contact your agent, or a representative of The Lafayette Life Insurance Company at 1-800-443-8793, regarding current short-term interest rates, fixed interest rates and caps.

Transfers of a net premium amount and/or interest credited on such net premium from one interest crediting method to another are only allowed on the anniversaries of such net premium's initial allocation date. You may transfer all or part of such value, but Lafayette Life must receive written notice of the desire to transfer such funds prior to such net premium's allocation date anniversary. Transferred amounts are treated in the same fashion as a new net premium received on the date of transfer for the purpose of determining the fixed interest rate and/or caps applicable to such transferred amount during the interest earning period starting on the date of transfer.

The historical performance of the S&P 500 Index should not be considered a representation of future values of the annuity. Future values may be greater or less than any examples provided to you.

Changes to your contract

We may change your annuity contract from time to time to follow federal or state laws and regulations. If we do, we'll tell you about the changes in writing.

Compensation

We pay the agent, broker, or firm for selling the annuity to you. They may receive additional compensation for selling this annuity contract than for selling other annuity contracts.

Right to Return

Many states have laws that give you a set number of days to look at an annuity after you buy it. If you decide during that time that you do not want it, you can return the annuity and get all your money back. Read your policy (Page 1) to learn about your **right to return** period.

What should I know about the insurance company?

The Lafayette Life Insurance Company offers a wide variety of individual life insurance and annuities products. For more information about The Lafayette Life Insurance Company, visit our website.

The Lafayette Life Insurance Company 400 Broadway Cincinnati, OH 45202 Telephone: 1-800-443-8793

www.lafayettelife.com

I have read, underst	and, and have been given a copy of th	e Marquis Centennial 2 Annuity Disclosure.
Date	Owner/Applicant's Signature	Owner/Applicant's Printed Name
Agent's Signature	Agent's Printed Name	<u></u>

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Marquis Centennial 3 Flexible Premium Deferred Annuity Disclosure – LL-11-FPIA-1

Fixed Indexed Deferred Annuity

This document reviews important points to think about before you buy this Lafayette Life Insurance Company annuity. The annuity is an indexed annuity. It offers three index interest crediting alternatives under the index option, each of which is linked, in part, to the S&P 500. It also offers a Company declared fixed interest rate under the fixed option as a separate alternative for interest crediting. The annuity provides a guaranteed minimum surrender value. Review "The Annuity Contract" section below for additional information on how this annuity can earn interest and the guaranteed minimum surrender value. It is a flexible premium annuity which means you may make multiple premium payments (payments). The annuity is **deferred**, which means payouts begin at a future date. The terms "you" or "your" in this document mean the proposed owner of the annuity.

This annuity is designed for long-term accumulation needs such as to save for retirement and to receive retirement income for life. It is **not** meant to be used to meet short-term financial goals. This annuity is not FDIC insured. Lafayette Life stands behind the guarantees under this Annuity.

If you have questions about this annuity, please ask your agent or contact a Company representative at 1-800-443-8793.

THE ANNUITY CONTRACT

How will the value of my annuity grow?

Guaranteed Minimum Surrender Value

This annuity provides a guaranteed minimum The guaranteed minimum surrender value. surrender value is 87.5% of all net premiums (less any withdrawals) accumulated at an initial annual effective guaranteed minimum interest rate of 1% Net premiums are premiums less any applicable premium tax and costs of supplemental benefits, if any, due upon premium payment. The initial guaranteed minimum interest rate used for determining the guaranteed minimum surrender value will be determined at policy issue and will remain fixed at least through the annuity's withdrawal charge period. Upon expiration of the withdrawal charge period and in no event earlier than the fifth policy anniversary of the annuity, we will periodically reset the guaranteed minimum interest rate, which is solely used for determining the guaranteed minimum surrender value. The guaranteed minimum interest rate is subject to change on each reset date, but in no event will it be less than 1% or more than 3%. The first reset date is the later of the policy anniversary immediately occurring after expiration of the annuity's withdrawal charge period and the fifth policy anniversary of the annuity, and reset dates

occur every 5 policy years thereafter. The guaranteed minimum interest rate will be based on the Five-Year Constant Maturity Treasury (5 Year CMT) Rate reported by the Federal Reserve.

Interest Crediting

This annuity can earn interest in two primary ways: 1) under the fixed option, interest credited to the policy will be based on interest rates declared by the Company, and 2) under the index option, interest credited to the policy will be based on one or more of three index interest crediting methods each of which is linked, in part, to the S&P 500 Index. The index does not include dividends paid by the companies that comprise the S&P 500. This annuity does not participate directly in any stock or equity investments. You aren't buying shares of stock or an index. Dividends paid on the stocks on which the index is based don't increase your earnings.

The allocation of your net premium to the selected interest crediting method will be done on an allocation date, which is the 15th of the month on or next following the date your net premium is received. The allocation date will be the initial measuring point for all interest calculations for that premium. If your premium is received on an allocation date, your net premium will be immediately allocated between the fixed and indexed alternatives you have selected.

If your premium is received on a date other than an allocation date, your net premium will be credited with a short-term fixed interest rate established by the Company until the next monthly allocation date. At that time, your net premium and any short-term interest credited will be allocated to the fixed and indexed alternatives you have selected.

Interest Earning Periods

Under the fixed option and index option, the interest calculations are based upon a one-year measuring period. This one-year measuring period is referred to as an interest earning period. For each net premium, the interest earning periods start on an allocation date and end one year later. Interest is calculated differently under each option.

Fixed Option

For each net premium allocated to the fixed option, the interest rate is declared in advance of each successive interest earning period and it is guaranteed not to change during such period. The minimum fixed interest rate is 1%.

Indexing & Index Option

For the amount of each net premium allocated to any one of the alternative index interest crediting methods under the index option, there is a separate cap that applies to each alternative that is used to calculate the index interest rate. The caps are used to set the upper limit on the index interest rate that may be credited for an interest earning period. For alternative methods A (Annual Point-to-Point) and B (Monthly Average) this cap is referred to as the maximum index interest rate, while alternative method C (Monthly Cap) refers to the cap as the maximum monthly index change. These caps are declared in advance of each successive interest earning period and are guaranteed not to change during such period. Any interest attributable to a change in the index is credited only at the end of an interest earning period. There is no guarantee the index interest rate credited under any of the index interest alternatives will be equal to its cap or even greater than 0%.

Prior to the end of the interest earning period, the index interest rate is 0%.

Alternative Method A: Annual Point-to-Point - The index interest rate for this method is the percentage change in the index from the allocation date that begins the interest earning period to the allocation date that ends the interest earning period. The index interest rate credited for an interest earning period will not be less than 0%, nor more than the applicable cap. The cap will not be less than 1%.

Alternative Method B: Monthly Average - The index interest rate for this method is the percentage change in the index measured by the index on the allocation date that begins the interest earning period against the average of the indices on the 12 allocation dates immediately following the allocation date that begins the interest earning period. The index interest rate credited for an interest earning period will not be less than 0%, nor more than the applicable cap. The cap will not be less than 1%.

Alternative Method C: Monthly Cap - The index interest rate for this method is the sum of the percentage change in the index for each of the 12 one-month periods between allocation dates within the interest earning period. Each of the 12 percentage changes may be less than 0%, but not more than the applicable cap. The index interest rate for an interest earning period will not be less than 0%. The cap will not be less than 0.0833%.

The issue date or policy date will be the business day on which the home office of Lafayette Life has received both the completed application and the initial premium.

BENEFITS

How do I get income (payouts) from my annuity?

- **Single Life Income:** Guarantees income for as long as the payee lives.
- Single Life Income with Guaranteed Period:
 Equal payouts are made for a selected guaranteed period and thereafter during the lifetime of the payee.
- Joint and Survivor Life Income: Guarantees income for as long as the payee or other joint payee (usually a spouse) lives.
- **Specified Period Installment Income:** Pays income for that period.
- Specified Amount Installment Income: Pays income of specified amount until entire policy value is paid.
- Lump Sum: One payout.

What happens after I die?

If you die before maturity (i.e., before we start income payouts from the annuity), we pay the policy value of this annuity on the date of death to the beneficiary as a death benefit. If you are not the annuitant, and the annuitant dies before maturity (i.e., before we start income payouts from the annuity), we pay the policy value of the annuity on the date of death to the beneficiary as a death benefit. If the annuitant dies after the payouts start, we will pay any remaining balance to the payee as provided for in the payment plan selected.

The policy value will be used to determine the annuity and death benefits. The policy value on any date is the sum of the accumulated values of the short-term interest crediting method, the fixed option and the index option but not less than the guaranteed minimum surrender value on such date.

OPTIONAL BENEFITS AND THEIR FEES

What other benefits can I choose?

There are no additional benefits available for this policy.

FEES, EXPENSES AND OTHER CHARGES

What happens if I take out some or all of the money from my annuity?

You cannot take any of the money out of your annuity after the payout begins, unless the payment plan you selected specifically provides otherwise. Before payout begins, you can take out all of your annuity's value (surrender) or part of it (partial withdrawal). You can take a partial withdrawal as long as you have \$2,000 in policy value remaining in the annuity after the partial withdrawal.

Withdrawal charges apply for the first three policy years. We take a **withdrawal charge** if you withdraw amounts before the end of the third policy year that are in excess of any free withdrawal amount.

If you surrender or make a partial withdrawal while the withdrawal charges apply, your policy value will be reduced by the amount withdrawn and the applicable withdrawal charge, subject to the guaranteed minimum surrender value. The withdrawal charge is a percentage of the amount of the withdrawal that is in excess of any free withdrawal amount. The withdrawal charge percentage declines each policy year, as follows:

Policy Year	Withdrawal Charge	
1	7%	
2	5%	
3	3%	
4+	0%	

After the first policy year, 10% of your policy value as calculated at the beginning of the policy year may be withdrawn without a withdrawal charge. Cumulative withdrawals in one policy year of more than 10% of the policy value may be subject to withdrawal charges. Lafayette Life does not credit index interest to amounts withdrawn from an index crediting method during an interest earning period.

Example: If the policy value of your annuity as of the first day of the second policy year is \$10,000, then the first \$1,000 of a \$5,000 withdrawal is not subject to withdrawal charges. Therefore, your withdrawal charge is $$4,000 \times 0.05 = 200 . If you take out any amount after the end of the third policy year, there is no withdrawal charge.

Do I pay any other fees or charges?

If you do not have any supplemental benefits, we will assess no other fees or charges on the annuity.

TAXES

How will payouts and withdrawals from my annuity be taxed?

This annuity is tax-deferred, which means you don't pay taxes on the interest it earns until the money is paid to you. When you take payouts or make a withdrawal, you pay ordinary income taxes on the earned interest. You also pay a 10% federal income tax penalty on earnings you withdraw before age 59½. (If the annuity is purchased within an IRA, 401(k), or other tax qualified retirement plan, you may also pay taxes on the premium contributions on the annuity that are paid to you. If distributions from the annuity occur to you prior to age 59½, you also pay a 10% federal income tax penalty on the amount of the distributions that are taxable.)

You can exchange one tax-deferred annuity for another without paying taxes on the earnings when you make the exchange. Before you do, compare the benefits, features, and costs of the two annuities. You may pay a withdrawal charge if you make the exchange during the first years you own the annuity. Also you may pay a withdrawal charge if you make withdrawals from the new annuity during the first years you own it.

Lafayette Life and its agents do not provide legal or tax advice. You should consult a tax advisor about your specific tax situation.

OTHER INFORMATION

What else do I need to know?

You may contact your agent, or a representative of The Lafayette Life Insurance Company at 1-800-443-8793, regarding current short-term interest rates, fixed interest rates and caps.

Transfers of a net premium amount and/or interest credited on such net premium from one interest crediting method to another are only allowed on the anniversaries of such net premium's initial allocation date. You may transfer all or part of such value, but Lafayette Life must receive written notice of the desire to transfer such funds prior to such net premium's allocation date anniversary.

Transferred amounts are treated in the same fashion as a new net premium received on the date of transfer for the purpose of determining the fixed interest rate and/or caps applicable to such transferred amount during the interest earning period starting on the date of transfer.

The historical performance of the S&P 500 Index should not be considered a representation of future values of the annuity. Future values may be greater or less than any examples provided to you.

Changes to your contract

We may change your annuity contract from time to time to follow federal or state laws and regulations. If we do, we'll tell you about the changes in writing.

Compensation

We pay the agent, broker, or firm for selling the annuity to you. They may receive additional compensation for selling this annuity contract than for selling other annuity contracts.

Right to Return

Many states have laws that give you a set number of days to look at an annuity after you buy it. If you decide during that time that you do not want it, you can return the annuity and get all your money back. Read your policy (Page 1) to learn about your **right to return** period.

What should I know about the insurance company?

The Lafayette Life Insurance Company offers a wide variety of individual life insurance and annuities products. For more information about The Lafayette Life Insurance Company, visit our website.

The Lafayette Life Insurance Company 400 Broadway Cincinnati, OH 45202 Telephone: 1-800-443-8793 www.lafayettelife.com

I have read, underst	and, and have been given a copy of th	e Marquis Centennial 3 Annuity Disclosure.
Date	Owner/Applicant's Signature	Owner/Applicant's Printed Name
Agent's Signature	Agent's Printed Name	

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Marquis Centennial 4 Flexible Premium Deferred Annuity Disclosure – LL-11-FPIA-1

A member of Western & Southern Financial Group

Fixed Indexed Deferred Annuity

This document reviews important points to think about before you buy this Lafayette Life Insurance Company annuity. The annuity is an indexed annuity. It offers three index interest crediting alternatives under the index option, each of which is linked, in part, to the S&P 500. It also offers a Company declared fixed interest rate under the fixed option as a separate alternative for interest crediting. The annuity provides a guaranteed minimum surrender value. Review "The Annuity Contract" section below for additional information on how this annuity can earn interest and the guaranteed minimum surrender value. It is a flexible premium annuity which means you may make multiple premium payments (payments). The annuity is **deferred**, which means payouts begin at a future date. The terms "you" or "your" in this document mean the proposed owner of the annuity.

This annuity is designed for long-term accumulation needs such as to save for retirement and to receive retirement income for life. It is **not** meant to be used to meet short-term financial goals. This annuity is not FDIC insured. Lafayette Life stands behind the guarantees under this Annuity.

If you have questions about this annuity, please ask your agent or contact a Company representative at 1-800-443-8793.

THE ANNUITY CONTRACT

How will the value of my annuity grow?

Guaranteed Minimum Surrender Value

This annuity provides a guaranteed minimum surrender value. The guaranteed minimum surrender value is 87.5% of all net premiums (less any withdrawals) accumulated at an initial annual effective guaranteed minimum interest rate of 1% Net premiums are premiums less any applicable premium tax and costs of supplemental benefits, if any, due upon premium payment. The initial guaranteed minimum interest rate used for determining the guaranteed minimum surrender value will be determined at policy issue and will remain fixed at least through the annuity's withdrawal charge period. Upon expiration of the withdrawal charge period and in no event earlier than the fifth policy anniversary of the annuity, we will periodically reset the guaranteed minimum interest rate, which is solely used for determining the guaranteed minimum surrender value. The guaranteed minimum interest rate is subject to change on each reset date, but in no event will it be less than 1% or more than 3%. The first reset date is the later of the policy anniversary immediately occurring after expiration of the annuity's withdrawal charge period and the fifth

policy anniversary of the annuity, and reset dates occur every 5 policy years thereafter. The guaranteed minimum interest rate will be based on the Five-Year Constant Maturity Treasury (5 Year CMT) Rate reported by the Federal Reserve.

Interest Crediting

This annuity can earn interest in two primary ways: 1) under the fixed option, interest credited to the policy will be based on interest rates declared by the Company, and 2) under the index option, interest credited to the policy will be based on one or more of three index interest crediting methods each of which is linked, in part, to the S&P 500 Index. The index does not include dividends paid by the companies that comprise the S&P 500. This annuity does not participate directly in any stock or equity investments. You aren't buying shares of stock or an index. Dividends paid on the stocks on which the index is based don't increase your earnings.

The allocation of your net premium to the selected interest crediting method will be done on an allocation date, which is the 15th of the month on or next following the date your net premium is received. The allocation date will be the initial measuring point for all interest calculations for that premium. If your premium is received on an allocation date, your net premium will be immediately allocated between the fixed and indexed alternatives you have selected.

If your premium is received on a date other than an allocation date, your net premium will be credited with a short-term fixed interest rate established by the Company until the next monthly allocation date. At that time, your net premium and any short-term interest credited will be allocated to the fixed and indexed alternatives you have selected.

Interest Earning Periods

Under the fixed option and index option, the interest calculations are based upon a one-year measuring period. This one-year measuring period is referred to as an interest earning period. For each net premium, the interest earning periods start on an allocation date and end one year later. Interest is calculated differently under each option.

Fixed Option

For each net premium allocated to the fixed option, the interest rate is declared in advance of each successive interest earning period and it is guaranteed not to change during such period. The minimum fixed interest rate is 1%.

Indexing & Index Option

For the amount of each net premium allocated to any one of the alternative index interest crediting methods under the index option, there is a separate cap that applies to each alternative that is used to calculate the index interest rate. The caps are used to set the upper limit on the index interest rate that may be credited for an interest earning period. For alternative methods A (Annual Point-to-Point) and B (Monthly Average) this cap is referred to as the maximum index interest rate, while alternative method C (Monthly Cap) refers to the cap as the maximum monthly index change. These caps are declared in advance of each successive interest earning period and are guaranteed not to change during such period. Any interest attributable to a change in the index is credited only at the end of an interest earning

period. There is no guarantee the index interest rate credited under any of the index interest alternatives will be equal to its cap or even greater than 0%.

Prior to the end of the interest earning period, the index interest rate is 0%.

Alternative Method A: Annual Point-to-Point - The index interest rate for this method is the percentage change in the index from the allocation date that begins the interest earning period to the allocation date that ends the interest earning period. The index interest rate credited for an interest earning period will not be less than 0%, nor more than the applicable cap. The cap will not be less than 1%.

Alternative Method B: Monthly Average - The index interest rate for this method is the percentage change in the index measured by the index on the allocation date that begins the interest earning period against the average of the indices on the 12 allocation dates immediately following the allocation date that begins the interest earning period. The index interest rate credited for an interest earning period will not be less than 0%, nor more than the applicable cap. The cap will not be less than 1%.

Alternative Method C: Monthly Cap - The index interest rate for this method is the sum of the percentage change in the index for each of the 12 one-month periods between allocation dates within the interest earning period. Each of the 12 percentage changes may be less than 0%, but not more than the applicable cap. The index interest rate for an interest earning period will not be less than 0%. The cap will not be less than 0.0833%.

The issue date or policy date will be the business day on which the home office of Lafayette Life has received both the completed application and the initial premium.

BENEFITS

How do I get income (payouts) from my annuity?

- **Single Life Income:** Guarantees income for as long as the payee lives.
- Single Life Income with Guaranteed Period:
 Equal payouts are made for a selected guaranteed period and thereafter during the lifetime of the payee.
- Joint and Survivor Life Income: Guarantees income for as long as the payee or other joint payee (usually a spouse) lives.
- **Specified Period Installment Income:** Pays income for that period.
- Specified Amount Installment Income: Pays income of specified amount until entire policy value is paid.
- Lump Sum: One payout.

What happens after I die?

If you die before maturity (i.e., before we start income payouts from the annuity), we pay the policy value of this annuity on the date of death to the beneficiary as a death benefit. If you are not the annuitant, and the annuitant dies before maturity (i.e., before we start income payouts from the annuity), we pay the policy value of the annuity on the date of death to the beneficiary as a death benefit. If the annuitant dies after the payouts start, we will pay any remaining balance to the payee as provided for in the payment plan selected.

The policy value will be used to determine the annuity and death benefits. The policy value on any date is the sum of the accumulated values of the short-term interest crediting method, the fixed option and the index option but not less than the guaranteed minimum surrender value on such date.

OPTIONAL BENEFITS AND THEIR FEES

What other benefits can I choose?

There are no additional benefits available for this policy.

FEES, EXPENSES AND OTHER CHARGES

What happens if I take out some or all of the money from my annuity?

You cannot take any of the money out of your annuity after the payout begins, unless the payment plan you selected specifically provides otherwise. Before payout begins, you can take out all of your annuity's value (surrender) or part of it (partial withdrawal). You can take a partial withdrawal as long as you have \$2,000 in policy value remaining in the annuity after the partial withdrawal.

Withdrawal charges apply for the first four policy years. We take a **withdrawal charge** if you withdraw amounts before the end of the fourth policy year that is in excess of any free withdrawal amount.

If you surrender or make a partial withdrawal while the withdrawal charges apply, your policy value will be reduced by the amount withdrawn and the applicable withdrawal charge, subject to the guaranteed minimum surrender value. The withdrawal charge is a percentage of the amount of the withdrawal that is in excess of any free withdrawal amount. The withdrawal charge percentage declines each policy year, as follows:

Withdrawal Charge
8% 7%
7 % 5%
3%
0%

After the first policy year, 10% of your policy value as calculated at the beginning of the policy year may be withdrawn without a withdrawal charge. Cumulative withdrawals in one policy year of more than 10% of the policy value may be subject to withdrawal charges. Lafayette Life does not credit index interest to amounts withdrawn from an index crediting method during an interest earning period.

Example: If the policy value of your annuity as of the first day of the second policy year is \$10,000, then the first \$1,000 of a \$5,000 withdrawal is not subject to withdrawal charges. Therefore, your withdrawal charge is \$4,000 x 0.07 = \$280. If you

take out any amount after the end of the fourth policy year, there is no withdrawal charge.

Do I pay any other fees or charges?

If you do not have any supplemental benefits, we will assess no other fees or charges on the annuity.

TAXES

How will payouts and withdrawals from my annuity be taxed?

This annuity is tax-deferred, which means you don't pay taxes on the interest it earns until the money is paid to you. When you take payouts or make a withdrawal, you pay ordinary income taxes on the earned interest. You also pay a 10% federal income tax penalty on earnings you withdraw before age 59½. (If the annuity is purchased within an IRA, 401(k), or other tax qualified retirement plan, you may also pay taxes on the premium contributions on the annuity that are paid to you. If distributions from the annuity occur to you prior to age 59½, you also pay a 10% federal income tax penalty on the amount of the distributions that are taxable.)

You can exchange one tax-deferred annuity for another without paying taxes on the earnings when you make the exchange. Before you do, compare the benefits, features, and costs of the two annuities. You may pay a withdrawal charge if you make the exchange during the first years you own the annuity. Also you may pay a withdrawal charge if you make withdrawals from the new annuity during the first years you own it.

Lafayette Life and its agents do not provide legal or tax advice. You should consult a tax advisor about your specific tax situation.

OTHER INFORMATION

What else do I need to know?

You may contact your agent, or a representative of The Lafayette Life Insurance Company at 1-800-443-8793, regarding current short-term interest rates, fixed interest rates and caps.

Transfers of a net premium amount and/or interest credited on such net premium from one interest crediting method to another are only allowed on the anniversaries of such net premium's initial allocation date. You may transfer all or part of such value, but Lafayette Life must receive written notice of the desire to transfer such funds prior to such net premium's allocation date anniversary. Transferred amounts are treated in the same fashion as a new net premium received on the date of transfer for the purpose of determining the fixed interest rate and/or caps applicable to such transferred amount during the interest earning period starting on the date of transfer.

The historical performance of the S&P 500 Index should not be considered a representation of future values of the annuity. Future values may be greater or less than any examples provided to you.

Changes to your contract

We may change your annuity contract from time to time to follow federal or state laws and regulations. If we do, we'll tell you about the changes in writing.

Compensation

We pay the agent, broker, or firm for selling the annuity to you. They may receive additional compensation for selling this annuity contract than for selling other annuity contracts.

Right to Return

Many states have laws that give you a set number of days to look at an annuity after you buy it. If you decide during that time that you do not want it, you can return the annuity and get all your money back. Read your policy (Page 1) to learn about your **right to return** period.

What should I know about the insurance company?

The Lafayette Life Insurance Company offers a wide variety of individual life insurance and annuities products. For more information about The Lafayette Life Insurance Company, visit our website.

The Lafayette Life Insurance Company 400 Broadway
Cincinnati, OH 45202
Telephone: 1-800-443-8793
www.lafayettelife.com

I have read, underst	and, and have been given a copy of the	e Marquis Centennial 4 Annuity Disclosure.
Date	Owner/Applicant's Signature	Owner/Applicant's Printed Name
Agent's Signature	Agent's Printed Name	

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Marquis Centennial 5 Flexible Premium Deferred Annuity Disclosure – LL-11-FPIA-1

Fixed Indexed Deferred Annuity

This document reviews important points to think about before you buy this Lafayette Life Insurance Company annuity. The annuity is an indexed annuity. It offers three index interest crediting alternatives under the index option, each of which is linked, in part, to the S&P 500. It also offers a Company declared fixed interest rate under the fixed option as a separate alternative for interest crediting. The annuity provides a guaranteed minimum surrender value. Review "The Annuity Contract" section below for additional information on how this annuity can earn interest and the guaranteed minimum surrender value. It is a flexible premium annuity which means you may make multiple premium payments (payments). The annuity is **deferred**, which means payouts begin at a future date. The terms "you" or "your" in this document mean the proposed owner of the annuity.

This annuity is designed for long-term accumulation needs such as to save for retirement and to receive retirement income for life. It is **not** meant to be used to meet short-term financial goals. This annuity is not FDIC insured. Lafayette Life stands behind the guarantees under this Annuity.

If you have questions about this annuity, please ask your agent or contact a Company representative at 1-800-443-8793.

THE ANNUITY CONTRACT

How will the value of my annuity grow?

Guaranteed Minimum Surrender Value

This annuity provides a guaranteed minimum The guaranteed minimum surrender value. surrender value is 87.5% of all net premiums (less any withdrawals) accumulated at an initial annual effective guaranteed minimum interest rate of 1% Net premiums are premiums less any applicable premium tax and costs of supplemental benefits, if any, due upon premium payment. The initial guaranteed minimum interest rate used for determining the guaranteed minimum surrender value will be determined at policy issue and will remain fixed at least through the annuity's withdrawal charge period. Upon expiration of the withdrawal charge period and in no event earlier than the fifth policy anniversary of the annuity, we will periodically reset the guaranteed minimum interest rate, which is solely used for determining the guaranteed minimum surrender value. The guaranteed minimum interest rate is subject to change on each reset date, but in no event will it be less than 1% or more than 3%. The first reset date is the later of the policy anniversary immediately occurring after expiration of the annuity's withdrawal charge period and the fifth

policy anniversary of the annuity, and reset dates occur every 5 policy years thereafter. The guaranteed minimum interest rate will be based on the Five-Year Constant Maturity Treasury (5 Year CMT) Rate reported by the Federal Reserve.

Interest Crediting

This annuity can earn interest in two primary ways: 1) under the fixed option, interest credited to the policy will be based on interest rates declared by the Company, and 2) under the index option, interest credited to the policy will be based on one or more of three index interest crediting methods each of which is linked, in part, to the S&P 500 Index. The index does not include dividends paid by the companies that comprise the S&P 500. This annuity does not participate directly in any stock or equity investments. You aren't buying shares of stock or an index. Dividends paid on the stocks on which the index is based don't increase your earnings.

The allocation of your net premium to the selected interest crediting method will be done on an allocation date, which is the 15th of the month on or next following the date your net premium is received. The allocation date will be the initial measuring point for all interest calculations for that premium. If your premium is received on an allocation date, your net premium will be immediately allocated between the fixed and indexed alternatives you have selected.

If your premium is received on a date other than an allocation date, your net premium will be credited with a short-term fixed interest rate established by the Company until the next monthly allocation date. At that time, your net premium and any short-term interest credited will be allocated to the fixed and indexed alternatives you have selected.

Interest Earning Periods

Under the fixed option and index option, the interest calculations are based upon a one-year measuring period. This one-year measuring period is referred to as an interest earning period. For each net premium, the interest earning periods start on an allocation date and end one year later. Interest is calculated differently under each option.

Fixed Option

For each net premium allocated to the fixed option, the interest rate is declared in advance of each successive interest earning period and it is guaranteed not to change during such period. The minimum fixed interest rate is 1%.

Indexing & Index Option

For the amount of each net premium allocated to any one of the alternative index interest crediting methods under the index option, there is a separate cap that applies to each alternative that is used to calculate the index interest rate. The caps are used to set the upper limit on the index interest rate that may be credited for an interest earning period. For alternative methods A (Annual Point-to-Point) and B (Monthly Average) this cap is referred to as the maximum index interest rate, while alternative method C (Monthly Cap) refers to the cap as the maximum monthly index change. These caps are declared in advance of each successive interest earning period and are guaranteed not to change during such period. Any interest attributable to a change in the index is credited only at the end of an interest earning

period. There is no guarantee the index interest rate credited under any of the index interest alternatives will be equal to its cap or even greater than 0%.

Prior to the end of the interest earning period, the index interest rate is 0%.

Alternative Method A: Annual Point-to-Point - The index interest rate for this method is the percentage change in the index from the allocation date that begins the interest earning period to the allocation date that ends the interest earning period. The index interest rate credited for an interest earning period will not be less than 0%, nor more than the applicable cap. The cap will not be less than 1%.

Alternative Method B: Monthly Average - The index interest rate for this method is the percentage change in the index measured by the index on the allocation date that begins the interest earning period against the average of the indices on the 12 allocation dates immediately following the allocation date that begins the interest earning period. The index interest rate credited for an interest earning period will not be less than 0%, nor more than the applicable cap. The cap will not be less than 1%.

Alternative Method C: Monthly Cap - The index interest rate for this method is the sum of the percentage change in the index for each of the 12 one-month periods between allocation dates within the interest earning period. Each of the 12 percentage changes may be less than 0%, but not more than the applicable cap. The index interest rate for an interest earning period will not be less than 0%. The cap will not be less than 0.0833%.

The issue date or policy date will be the business day on which the home office of Lafayette Life has received both the completed application and the initial premium.

BENEFITS

How do I get income (payouts) from my annuity?

- **Single Life Income:** Guarantees income for as long as the payee lives.
- Single Life Income with Guaranteed Period:
 Equal payouts are made for a selected guaranteed period and thereafter during the lifetime of the payee.
- Joint and Survivor Life Income: Guarantees income for as long as the payee or other joint payee (usually a spouse) lives.
- **Specified Period Installment Income:** Pays income for that period.
- Specified Amount Installment Income: Pays income of specified amount until entire policy value is paid.
- Lump Sum: One payout.

What happens after I die?

If you die before maturity (i.e., before we start income payouts from the annuity), we pay the policy value of this annuity on the date of death to the beneficiary as a death benefit. If you are not the annuitant, and the annuitant dies before maturity (i.e., before we start income payouts from the annuity), we pay the policy value of the annuity on the date of death to the beneficiary as a death benefit. If the annuitant dies after the payouts start, we will pay any remaining balance to the payee as provided for in the payment plan selected.

The policy value will be used to determine the annuity and death benefits. The policy value on any date is the sum of the accumulated values of the short-term interest crediting method, the fixed option and the index option but not less than the guaranteed minimum surrender value on such date.

OPTIONAL BENEFITS AND THEIR FEES

What other benefits can I choose?

There are no additional benefits available for this policy.

FEES, EXPENSES AND OTHER CHARGES

What happens if I take out some or all of the money from my annuity?

You cannot take any of the money out of your annuity after the payout begins, unless the payment plan you selected specifically provides otherwise. Before payout begins, you can take out all of your annuity's value (surrender) or part of it (partial withdrawal). You can take a partial withdrawal as long as you have \$2,000 in policy value remaining in the annuity after the partial withdrawal.

Withdrawal charges apply for the first five policy years. We take a **withdrawal charge** if you withdraw amounts before the end of the fifth policy year that is in excess of any free withdrawal amount.

If you surrender or make a partial withdrawal while the withdrawal charges apply, your policy value will be reduced by the amount withdrawn and the applicable withdrawal charge, subject to the guaranteed minimum surrender value. The withdrawal charge is a percentage of the amount of the withdrawal that is in excess of any free withdrawal amount. The withdrawal charge percentage declines each policy year, as follows:

Policy Year	Withdrawal Charge
1	8%
2	7%
3	6%
4	4%
5	2%
6+	0%

After the first policy year, 10% of your policy value as calculated at the beginning of the policy year may be withdrawn without a withdrawal charge. Cumulative withdrawals in one policy year of more than 10% of the policy value may be subject to withdrawal charges. Lafayette Life does not credit index interest to amounts withdrawn from an index crediting method during an interest earning period.

Example: If the policy value of your annuity as of the first day of the second policy year is \$10,000, then the first \$1,000 of a \$5,000 withdrawal is not subject to withdrawal charges. Therefore, your withdrawal charge is \$4,000 x 0.07 = \$280. If you

take out any amount after the end of the fifth policy year, there is no withdrawal charge.

Do I pay any other fees or charges?

If you do not have any supplemental benefits, we will assess no other fees or charges on the annuity.

TAXES

How will payouts and withdrawals from my annuity be taxed?

This annuity is tax-deferred, which means you don't pay taxes on the interest it earns until the money is paid to you. When you take payouts or make a withdrawal, you pay ordinary income taxes on the earned interest. You also pay a 10% federal income tax penalty on earnings you withdraw before age 59½. (If the annuity is purchased within an IRA, 401(k), or other tax qualified retirement plan, you may also pay taxes on the premium contributions on the annuity that are paid to you. If distributions from the annuity occur to you prior to age 59½, you also pay a 10% federal income tax penalty on the amount of the distributions that are taxable.)

You can exchange one tax-deferred annuity for another without paying taxes on the earnings when you make the exchange. Before you do, compare the benefits, features, and costs of the two annuities. You may pay a withdrawal charge if you make the exchange during the first years you own the annuity. Also you may pay a withdrawal charge if you make withdrawals from the new annuity during the first years you own it.

Lafayette Life and its agents do not provide legal or tax advice. You should consult a tax advisor about your specific tax situation.

OTHER INFORMATION

What else do I need to know?

You may contact your agent, or a representative of The Lafayette Life Insurance Company at 1-800-443-8793, regarding current short-term interest rates, fixed interest rates and caps.

Transfers of a net premium amount and/or interest credited on such net premium from one interest crediting method to another are only allowed on the anniversaries of such net premium's initial allocation date. You may transfer all or part of such value, but Lafayette Life must receive written notice of the desire to transfer such funds prior to such net premium's allocation date anniversary. Transferred amounts are treated in the same fashion as a new net premium received on the date of transfer for the purpose of determining the fixed interest rate and/or caps applicable to such transferred amount during the interest earning period starting on the date of transfer.

The historical performance of the S&P 500 Index should not be considered a representation of future values of the annuity. Future values may be greater or less than any examples provided to you.

Changes to your contract

We may change your annuity contract from time to time to follow federal or state laws and regulations. If we do, we'll tell you about the changes in writing.

Compensation

We pay the agent, broker, or firm for selling the annuity to you. They may receive additional compensation for selling this annuity contract than for selling other annuity contracts.

Right to Return

Many states have laws that give you a set number of days to look at an annuity after you buy it. If you decide during that time that you do not want it, you can return the annuity and get all your money back. Read your policy (Page 1) to learn about your **right to return** period.

What should I know about the insurance company?

The Lafayette Life Insurance Company offers a wide variety of individual life insurance and annuities products. For more information about The Lafayette Life Insurance Company, visit our website.

The Lafayette Life Insurance Company 400 Broadway
Cincinnati, OH 45202
Telephone: 1-800-443-8793
www.lafayettelife.com

I have read, underst	and, and have been given a copy of th	e Marquis Centennial 5 Annuity Disclosure.
Date	Owner/Applicant's Signature	Owner/Applicant's Printed Name
Agent's Signature	Agent's Printed Name	

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Marquis Centennial 6 Flexible Premium Deferred Annuity Disclosure – LL-11-FPIA-1

Fixed Indexed Deferred Annuity

This document reviews important points to think about before you buy this Lafayette Life Insurance Company annuity. The annuity is an indexed annuity. It offers three index interest crediting alternatives under the index option, each of which is linked, in part, to the S&P 500. It also offers a Company declared fixed interest rate under the fixed option as a separate alternative for interest crediting. The annuity provides a guaranteed minimum surrender value. Review "The Annuity Contract" section below for additional information on how this annuity can earn interest and the guaranteed minimum surrender value. It is a flexible premium annuity which means you may make multiple premium payments (payments). The annuity is **deferred**, which means payouts begin at a future date. The terms "you" or "your" in this document mean the proposed owner of the annuity.

This annuity is designed for long-term accumulation needs such as to save for retirement and to receive retirement income for life. It is **not** meant to be used to meet short-term financial goals. This annuity is not FDIC insured. Lafayette Life stands behind the guarantees under this Annuity.

If you have questions about this annuity, please ask your agent or contact a Company representative at 1-800-443-8793.

THE ANNUITY CONTRACT

How will the value of my annuity grow?

Guaranteed Minimum Surrender Value

This annuity provides a guaranteed minimum The guaranteed minimum surrender value. surrender value is 87.5% of all net premiums (less any withdrawals) accumulated at an initial annual effective guaranteed minimum interest rate of 1% Net premiums are premiums less any applicable premium tax and costs of supplemental benefits, if any, due upon premium payment. The initial guaranteed minimum interest rate used for determining the guaranteed minimum surrender value will be determined at policy issue and will remain fixed at least through the annuity's withdrawal charge period. Upon expiration of the withdrawal charge period and in no event earlier than the fifth policy anniversary of the annuity, we will periodically reset the guaranteed minimum interest rate, which is solely used for determining the guaranteed minimum surrender value. The guaranteed minimum interest rate is subject to change on each reset date, but in no event will it be less than 1% or more than 3%. The first reset date is the later of the policy anniversary immediately occurring after expiration of the annuity's withdrawal charge period and the fifth

policy anniversary of the annuity, and reset dates occur every 5 policy years thereafter. The guaranteed minimum interest rate will be based on the Five-Year Constant Maturity Treasury (5 Year CMT) Rate reported by the Federal Reserve.

Interest Crediting

This annuity can earn interest in two primary ways: 1) under the fixed option, interest credited to the policy will be based on interest rates declared by the Company, and 2) under the index option, interest credited to the policy will be based on one or more of three index interest crediting methods each of which is linked, in part, to the S&P 500 Index. The index does not include dividends paid by the companies that comprise the S&P 500. This annuity does not participate directly in any stock or equity investments. You aren't buying shares of stock or an index. Dividends paid on the stocks on which the index is based don't increase your earnings.

The allocation of your net premium to the selected interest crediting method will be done on an allocation date, which is the 15th of the month on or next following the date your net premium is received. The allocation date will be the initial measuring point for all interest calculations for that premium. If your premium is received on an allocation date, your net premium will be immediately allocated between the fixed and indexed alternatives you have selected.

If your premium is received on a date other than an allocation date, your net premium will be credited with a short-term fixed interest rate established by the Company until the next monthly allocation date. At that time, your net premium and any short-term interest credited will be allocated to the fixed and indexed alternatives you have selected.

Interest Earning Periods

Under the fixed option and index option, the interest calculations are based upon a one-year measuring period. This one-year measuring period is referred to as an interest earning period. For each net premium, the interest earning periods start on an allocation date and end one year later. Interest is calculated differently under each option.

Fixed Option

For each net premium allocated to the fixed option, the interest rate is declared in advance of each successive interest earning period and it is guaranteed not to change during such period. The minimum fixed interest rate is 1%.

Indexing & Index Option

For the amount of each net premium allocated to any one of the alternative index interest crediting methods under the index option, there is a separate cap that applies to each alternative that is used to calculate the index interest rate. The caps are used to set the upper limit on the index interest rate that may be credited for an interest earning period. For alternative methods A (Annual Point-to-Point) and B (Monthly Average) this cap is referred to as the maximum index interest rate, while alternative method C (Monthly Cap) refers to the cap as the maximum monthly index change. These caps are declared in advance of each successive interest earning period and are guaranteed not to change during such period. Any interest attributable to a change in the index is credited only at the end of an interest earning

period. There is no guarantee the index interest rate credited under any of the index interest alternatives will be equal to its cap or even greater than 0%.

Prior to the end of the interest earning period, the index interest rate is 0%.

Alternative Method A: Annual Point-to-Point - The index interest rate for this method is the percentage change in the index from the allocation date that begins the interest earning period to the allocation date that ends the interest earning period. The index interest rate credited for an interest earning period will not be less than 0%, nor more than the applicable cap. The cap will not be less than 1%.

Alternative Method B: Monthly Average - The index interest rate for this method is the percentage change in the index measured by the index on the allocation date that begins the interest earning period against the average of the indices on the 12 allocation dates immediately following the allocation date that begins the interest earning period. The index interest rate credited for an interest earning period will not be less than 0%, nor more than the applicable cap. The cap will not be less than 1%.

Alternative Method C: Monthly Cap - The index interest rate for this method is the sum of the percentage change in the index for each of the 12 one-month periods between allocation dates within the interest earning period. Each of the 12 percentage changes may be less than 0%, but not more than the applicable cap. The index interest rate for an interest earning period will not be less than 0%. The cap will not be less than 0.0833%.

The issue date or policy date will be the business day on which the home office of Lafayette Life has received both the completed application and the initial premium.

BENEFITS

How do I get income (payouts) from my annuity?

- **Single Life Income:** Guarantees income for as long as the payee lives.
- Single Life Income with Guaranteed Period:
 Equal payouts are made for a selected guaranteed period and thereafter during the lifetime of the payee.
- Joint and Survivor Life Income: Guarantees income for as long as the payee or other joint payee (usually a spouse) lives.
- **Specified Period Installment Income:** Pays income for that period.
- Specified Amount Installment Income: Pays income of specified amount until entire policy value is paid.
- Lump Sum: One payout.

What happens after I die?

If you die before maturity (i.e., before we start income payouts from the annuity), we pay the policy value of this annuity on the date of death to the beneficiary as a death benefit. If you are not the annuitant, and the annuitant dies before maturity (i.e., before we start income payouts from the annuity), we pay the policy value of the annuity on the date of death to the beneficiary as a death benefit. If the annuitant dies after the payouts start, we will pay any remaining balance to the payee as provided for in the payment plan selected.

The policy value will be used to determine the annuity and death benefits. The policy value on any date is the sum of the accumulated values of the short-term interest crediting method, the fixed option and the index option but not less than the guaranteed minimum surrender value on such date.

OPTIONAL BENEFITS AND THEIR FEES

What other benefits can I choose?

There are no additional benefits available for this policy.

FEES, EXPENSES AND OTHER CHARGES

What happens if I take out some or all of the money from my annuity?

You cannot take any of the money out of your annuity after the payout begins, unless the payment plan you selected specifically provides otherwise. Before payout begins, you can take out all of your annuity's value (surrender) or part of it (partial withdrawal). You can take a partial withdrawal as long as you have \$2,000 in policy value remaining in the annuity after the partial withdrawal.

Withdrawal charges apply for the first six policy years. We take a **withdrawal charge** if you withdraw amounts before the end of the sixth policy year that is in excess of any free withdrawal amount.

If you surrender or make a partial withdrawal while the withdrawal charges apply, your policy value will be reduced by the amount withdrawn and the applicable withdrawal charge, subject to the guaranteed minimum surrender value. The withdrawal charge is a percentage of the amount of the withdrawal that is in excess of any free withdrawal amount. The withdrawal charge percentage declines each policy year, as follows:

Policy Year	Withdrawal Charge
1	8%
2	7%
3	6%
4	5%
5	4%
6	2%
7+	0%

After the first policy year, 10% of your policy value as calculated at the beginning of the policy year may be withdrawn without a withdrawal charge. Cumulative withdrawals in one policy year of more than 10% of the policy value may be subject to withdrawal charges. Lafayette Life does not credit index interest to amounts withdrawn from an index crediting method during an interest earning period.

Example: If the policy value of your annuity as of the first day of the second policy year is \$10,000, then the first \$1,000 of a \$5,000 withdrawal is not subject to withdrawal charges. Therefore, your withdrawal charge is \$4,000 x 0.07 = \$280. If you

take out any amount after the end of the sixth policy year, there is no withdrawal charge.

Do I pay any other fees or charges?

If you do not have any supplemental benefits, we will assess no other fees or charges on the annuity.

TAXES

How will payouts and withdrawals from my annuity be taxed?

This annuity is tax-deferred, which means you don't pay taxes on the interest it earns until the money is paid to you. When you take payouts or make a withdrawal, you pay ordinary income taxes on the earned interest. You also pay a 10% federal income tax penalty on earnings you withdraw before age 59½. (If the annuity is purchased within an IRA, 401(k), or other tax qualified retirement plan, you may also pay taxes on the premium contributions on the annuity that are paid to you. If distributions from the annuity occur to you prior to age 59½, you also pay a 10% federal income tax penalty on the amount of the distributions that are taxable.)

You can exchange one tax-deferred annuity for another without paying taxes on the earnings when you make the exchange. Before you do, compare the benefits, features, and costs of the two annuities. You may pay a withdrawal charge if you make the exchange during the first years you own the annuity. Also you may pay a withdrawal charge if you make withdrawals from the new annuity during the first years you own it.

Lafayette Life and its agents do not provide legal or tax advice. You should consult a tax advisor about your specific tax situation.

OTHER INFORMATION

What else do I need to know?

You may contact your agent, or a representative of The Lafayette Life Insurance Company at 1-800-443-8793, regarding current short-term interest rates, fixed interest rates and caps.

Transfers of a net premium amount and/or interest credited on such net premium from one interest crediting method to another are only allowed on the anniversaries of such net premium's initial allocation date. You may transfer all or part of such value, but Lafayette Life must receive written notice of the desire to transfer such funds prior to such net premium's allocation date anniversary. Transferred amounts are treated in the same fashion as a new net premium received on the date of transfer for the purpose of determining the fixed interest rate and/or caps applicable to such transferred amount during the interest earning period starting on the date of transfer.

The historical performance of the S&P 500 Index should not be considered a representation of future values of the annuity. Future values may be greater or less than any examples provided to you.

Changes to your contract

We may change your annuity contract from time to time to follow federal or state laws and regulations. If we do, we'll tell you about the changes in writing.

Compensation

We pay the agent, broker, or firm for selling the annuity to you. They may receive additional compensation for selling this annuity contract than for selling other annuity contracts.

Right to Return

Many states have laws that give you a set number of days to look at an annuity after you buy it. If you decide during that time that you do not want it, you can return the annuity and get all your money back. Read your policy (Page 1) to learn about your **right to return** period.

What should I know about the insurance company?

The Lafayette Life Insurance Company offers a wide variety of individual life insurance and annuities products. For more information about The Lafayette Life Insurance Company, visit our website.

The Lafayette Life Insurance Company 400 Broadway Cincinnati, OH 45202 Telephone: 1-800-443-8793

www.lafayettelife.com

Page 4 of 5

I have read, underst	and, and have been given a copy of the	ne Marquis Centennial 6 Annuity Disclosure.
Date	Owner/Applicant's Signature	Owner/Applicant's Printed Name
Agent's Signature	Agent's Printed Name	

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Marguis Centennial 7 Flexible Premium **Deferred Annuity Disclosure – LL-11-FPIA-1**

Fixed Indexed Deferred Annuity

This document reviews important points to think about before you buy this Lafayette Life Insurance Company annuity. The annuity is an indexed annuity. It offers three index interest crediting alternatives under the index option, each of which is linked, in part, to the S&P 500. It also offers a Company declared fixed interest rate under the fixed option as a separate alternative for interest crediting. The annuity provides a guaranteed minimum surrender value. Review "The Annuity Contract" section below for additional information on how this annuity can earn interest and the guaranteed minimum surrender value. It is a flexible premium annuity which means you may make multiple premium payments (payments). The annuity is deferred, which means payouts begin at a future date. The terms "you" or "your" in this document mean the proposed owner of the annuity.

This annuity is designed for long-term accumulation needs such as to save for retirement and to receive retirement income for life. It is not meant to be used to meet short-term financial goals. This annuity is not FDIC insured. Lafayette Life stands behind the guarantees under this Annuity.

If you have questions about this annuity, please ask your agent or contact a Company representative at 1-800-443-8793.

THE ANNUITY CONTRACT

How will the value of my annuity grow?

Guaranteed Minimum Surrender Value

This annuity provides a guaranteed minimum The guaranteed minimum surrender value. surrender value is 87.5% of all net premiums (less any withdrawals) accumulated at an initial annual effective guaranteed minimum interest rate of 1% Net premiums are premiums less any applicable premium tax and costs of supplemental benefits, if any, due upon premium payment. The initial guaranteed minimum interest rate used for determining the guaranteed minimum surrender value will be determined at policy issue and will remain fixed at least through the annuity's withdrawal charge period. Upon expiration of the withdrawal charge period and in no event earlier than the fifth policy anniversary of the annuity, we will periodically reset the guaranteed minimum interest rate, which is solely used for determining the guaranteed minimum surrender value. The guaranteed minimum interest rate is subject to change on each reset date, but in no event will it be less than 1% or more than 3%. The first reset date is the later of the policy anniversary immediately occurring after expiration of the annuity's withdrawal charge period and the fifth

policy anniversary of the annuity, and reset dates occur every 5 policy years thereafter. guaranteed minimum interest rate will be based on the Five-Year Constant Maturity Treasury (5 Year CMT) Rate reported by the Federal Reserve.

Interest Crediting

This annuity can earn interest in two primary ways: 1) under the fixed option, interest credited to the policy will be based on interest rates declared by the Company, and 2) under the index option, interest credited to the policy will be based on one or more of three index interest crediting methods each of which is linked, in part, to the S&P 500 Index. The index does not include dividends paid by the companies that comprise the S&P 500. This annuity does not participate directly in any stock or equity investments. You aren't buying shares of stock or an index. Dividends paid on the stocks on which the index is based don't increase your earnings.

The allocation of your net premium to the selected interest crediting method will be done on an allocation date, which is the 15th of the month on or next following the date your net premium is received. The allocation date will be the initial measuring point for all interest calculations for that premium. If your premium is received on an allocation date, your net premium will be immediately allocated between the fixed and indexed alternatives you have selected.

If your premium is received on a date other than an allocation date, your net premium will be credited with a short-term fixed interest rate established by the Company until the next monthly allocation date. At that time, your net premium and any short-term interest credited will be allocated to the fixed and indexed alternatives you have selected.

Interest Earning Periods

Under the fixed option and index option, the interest calculations are based upon a one-year measuring period. This one-year measuring period is referred to as an interest earning period. For each net premium, the interest earning periods start on an allocation date and end one year later. Interest is calculated differently under each option.

Fixed Option

For each net premium allocated to the fixed option, the interest rate is declared in advance of each successive interest earning period and it is guaranteed not to change during such period. The minimum fixed interest rate is 1%.

Indexing & Index Option

For the amount of each net premium allocated to any one of the alternative index interest crediting methods under the index option, there is a separate cap that applies to each alternative that is used to calculate the index interest rate. The caps are used to set the upper limit on the index interest rate that may be credited for an interest earning period. For alternative methods A (Annual Point-to-Point) and B (Monthly Average) this cap is referred to as the maximum index interest rate, while alternative method C (Monthly Cap) refers to the cap as the maximum monthly index change. These caps are declared in advance of each successive interest earning period and are guaranteed not to change during such period. Any interest attributable to a change in the index is credited only at the end of an interest earning

period. There is no guarantee the index interest rate credited under any of the index interest alternatives will be equal to its cap or even greater than 0%.

Prior to the end of the interest earning period, the index interest rate is 0%.

Alternative Method A: Annual Point-to-Point - The index interest rate for this method is the percentage change in the index from the allocation date that begins the interest earning period to the allocation date that ends the interest earning period. The index interest rate credited for an interest earning period will not be less than 0%, nor more than the applicable cap. The cap will not be less than 1%.

Alternative Method B: Monthly Average - The index interest rate for this method is the percentage change in the index measured by the index on the allocation date that begins the interest earning period against the average of the indices on the 12 allocation dates immediately following the allocation date that begins the interest earning period. The index interest rate credited for an interest earning period will not be less than 0%, nor more than the applicable cap. The cap will not be less than 1%.

Alternative Method C: Monthly Cap - The index interest rate for this method is the sum of the percentage change in the index for each of the 12 one-month periods between allocation dates within the interest earning period. Each of the 12 percentage changes may be less than 0%, but not more than the applicable cap. The index interest rate for an interest earning period will not be less than 0%. The cap will not be less than 0.0833%.

The issue date or policy date will be the business day on which the home office of Lafayette Life has received both the completed application and the initial premium.

BENEFITS

How do I get income (payouts) from my annuity?

- **Single Life Income:** Guarantees income for as long as the payee lives.
- Single Life Income with Guaranteed Period:
 Equal payouts are made for a selected guaranteed period and thereafter during the lifetime of the payee.
- Joint and Survivor Life Income: Guarantees income for as long as the payee or other joint payee (usually a spouse) lives.
- **Specified Period Installment Income:** Pays income for that period.
- Specified Amount Installment Income: Pays income of specified amount until entire policy value is paid.
- Lump Sum: One payout.

What happens after I die?

If you die before maturity (i.e., before we start income payouts from the annuity), we pay the policy value of this annuity on the date of death to the beneficiary as a death benefit. If you are not the annuitant, and the annuitant dies before maturity (i.e., before we start income payouts from the annuity), we pay the policy value of the annuity on the date of death to the beneficiary as a death benefit. If the annuitant dies after the payouts start, we will pay any remaining balance to the payee as provided for in the payment plan selected.

The policy value will be used to determine the annuity and death benefits. The policy value on any date is the sum of the accumulated values of the short-term interest crediting method, the fixed option and the index option but not less than the guaranteed minimum surrender value on such date.

OPTIONAL BENEFITS AND THEIR FEES

What other benefits can I choose?

There are no additional benefits available for this policy.

FEES, EXPENSES AND OTHER CHARGES

What happens if I take out some or all of the money from my annuity?

You cannot take any of the money out of your annuity after the payout begins, unless the payment plan you selected specifically provides otherwise. Before payout begins, you can take out all of your annuity's value (surrender) or part of it (partial withdrawal). You can take a partial withdrawal as long as you have \$2,000 in policy value remaining in the annuity after the partial withdrawal.

Withdrawal charges apply for the first seven policy years. We take a **withdrawal charge** if you withdraw amounts before the end of the seventh policy year that are in excess of any free withdrawal amount.

If you surrender or make a partial withdrawal while the withdrawal charges apply, your policy value will be reduced by the amount withdrawn and the applicable withdrawal charge, subject to the guaranteed minimum surrender value. The withdrawal charge is a percentage of the amount of the withdrawal that is in excess of any free withdrawal amount. The withdrawal charge percentage declines each policy year, as follows:

Withdrawal Charge
8%
7%
6%
5%
4%
3%
2%
0%

After the first policy year, 10% of your policy value as calculated at the beginning of the policy year may be withdrawn without a withdrawal charge. Cumulative withdrawals in one policy year of more than 10% of the policy value may be subject to withdrawal charges. Lafayette Life does not credit index interest to amounts withdrawn from an index crediting method during an interest earning period.

Example: If the policy value of your annuity as of the first day of the second policy year is \$10,000,

then the first \$1,000 of a \$5,000 withdrawal is not subject to withdrawal charges. Therefore, your withdrawal charge is $$4,000 \times 0.07 = 280 . If you take out any amount after the end of the seventh policy year, there is no withdrawal charge.

Do I pay any other fees or charges?

If you do not have any supplemental benefits, we will assess no other fees or charges on the annuity.

TAXES

How will payouts and withdrawals from my annuity be taxed?

This annuity is tax-deferred, which means you don't pay taxes on the interest it earns until the money is paid to you. When you take payouts or make a withdrawal, you pay ordinary income taxes on the earned interest. You also pay a 10% federal income tax penalty on earnings you withdraw before age 59½. (If the annuity is purchased within an IRA, 401(k), or other tax qualified retirement plan, you may also pay taxes on the premium contributions on the annuity that are paid to you. If distributions from the annuity occur to you prior to age 59½, you also pay a 10% federal income tax penalty on the amount of the distributions that are taxable.)

You can exchange one tax-deferred annuity for another without paying taxes on the earnings when you make the exchange. Before you do, compare the benefits, features, and costs of the two annuities. You may pay a withdrawal charge if you make the exchange during the first years you own the annuity. Also you may pay a withdrawal charge if you make withdrawals from the new annuity during the first years you own it.

Lafayette Life and its agents do not provide legal or tax advice. You should consult a tax advisor about your specific tax situation.

OTHER INFORMATION

What else do I need to know?

You may contact your agent, or a representative of The Lafayette Life Insurance Company at 1-800-443-8793, regarding current short-term interest rates, fixed interest rates and caps.

Transfers of a net premium amount and/or interest credited on such net premium from one interest crediting method to another are only allowed on the anniversaries of such net premium's initial allocation date. You may transfer all or part of such value, but Lafayette Life must receive written notice of the desire to transfer such funds prior to such net premium's allocation date anniversary. Transferred amounts are treated in the same fashion as a new net premium received on the date of transfer for the purpose of determining the fixed interest rate and/or caps applicable to such transferred amount during the interest earning period starting on the date of transfer.

The historical performance of the S&P 500 Index should not be considered a representation of future values of the annuity. Future values may be greater or less than any examples provided to you.

Changes to your contract

We may change your annuity contract from time to time to follow federal or state laws and regulations. If we do, we'll tell you about the changes in writing.

Compensation

We pay the agent, broker, or firm for selling the annuity to you. They may receive additional compensation for selling this annuity contract than for selling other annuity contracts.

Right to Return

Many states have laws that give you a set number of days to look at an annuity after you buy it. If you decide during that time that you do not want it, you can return the annuity and get all your money back. Read your policy (Page 1) to learn about your **right to return** period.

What should I know about the insurance company?

The Lafayette Life Insurance Company offers a wide variety of individual life insurance and annuities products. For more information about The Lafayette Life Insurance Company, visit our website.

The Lafayette Life Insurance Company 400 Broadway
Cincinnati, OH 45202
Telephone: 1-800-443-8793
www.lafayettelife.com

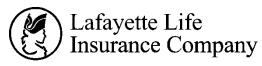
This is a summary document only and not part of your contract with the insurer. All benefits

Agent's Signature	Agent's Printed Name	
Date	Owner/Applicant's Signature	Owner/Applicant's Printed Name
I have read, unders	stand, and have been given a copy	of the Marquis Centennial 7 Annuity Disclosure.
conditions of the a	nnuity. If there is any conflict,	description, shall control.

the provisions of the annuity, and not this general

described herein are subject to the terms and

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Marquis Centennial 8 Flexible Premium Deferred Annuity Disclosure – LL-11-FPIA-1

A member of Western & Southern Financial Group

Fixed Indexed Deferred Annuity

This document reviews important points to think about before you buy this Lafayette Life Insurance Company annuity. The annuity is an indexed annuity. It offers three index interest crediting alternatives under the index option, each of which is linked, in part, to the S&P 500. It also offers a Company declared fixed interest rate under the fixed option as a separate alternative for interest crediting. The annuity provides a guaranteed minimum surrender value. Review "The Annuity Contract" section below for additional information on how this annuity can earn interest and the guaranteed minimum surrender value. It is a flexible premium annuity which means you may make multiple premium payments (payments). The annuity is **deferred**, which means payouts begin at a future date. The terms "you" or "your" in this document mean the proposed owner of the annuity.

This annuity is designed for long-term accumulation needs such as to save for retirement and to receive retirement income for life. It is **not** meant to be used to meet short-term financial goals. This annuity is not FDIC insured. Lafayette Life stands behind the guarantees under this Annuity.

If you have questions about this annuity, please ask your agent or contact a Company representative at 1-800-443-8793.

THE ANNUITY CONTRACT

How will the value of my annuity grow?

Guaranteed Minimum Surrender Value

This annuity provides a guaranteed minimum surrender value. The guaranteed minimum surrender value is 87.5% of all net premiums (less any withdrawals) accumulated at an initial annual effective guaranteed minimum interest rate of 1% Net premiums are premiums less any applicable premium tax and costs of supplemental benefits, if any, due upon premium payment. The initial guaranteed minimum interest rate used for determining the guaranteed minimum surrender value will be determined at policy issue and will remain fixed at least through the annuity's withdrawal charge period. Upon expiration of the withdrawal charge period and in no event earlier than the fifth policy anniversary of the annuity, we will periodically reset the guaranteed minimum interest rate, which is solely used for determining the guaranteed minimum surrender value. The guaranteed minimum interest rate is subject to change on each reset date, but in no event will it be less than 1% or more than 3%. The first reset date is the later of the policy anniversary immediately occurring after expiration of the annuity's withdrawal charge period and the fifth

policy anniversary of the annuity, and reset dates occur every 5 policy years thereafter. The guaranteed minimum interest rate will be based on the Five-Year Constant Maturity Treasury (5 year CMT) Rate reported by the Federal Reserve.

Interest Crediting

This annuity can earn interest in two primary ways: 1) under the fixed option, interest credited to the policy will be based on interest rates declared by the Company, and 2) under the index option, interest credited to the policy will be based on one or more of three index interest crediting methods each of which is linked, in part, to the S&P 500 Index. The index does not include dividends paid by the companies that comprise the S&P 500. This annuity does not participate directly in any stock or equity investments. You aren't buying shares of stock or an index. Dividends paid on the stocks on which the index is based don't increase your earnings.

You may allocate your premiums between the fixed option and the interest crediting methods under the index option by selecting the percentage of each net premium to be allocated to each method. You may allocate each new net premium differently.

Allocation Dates

The allocation of your net premium to the selected interest crediting method will be done on an allocation date, which is the 15th of the month on or next following the date your net premium is received. The allocation date will be the initial measuring point for all interest calculations for that premium. If your premium is received on an allocation date, your net premium will be immediately allocated between the fixed and indexed alternatives you have selected.

If your premium is received on a date other than an allocation date, your net premium will be credited with a short-term fixed interest rate established by the Company until the next monthly allocation date. At that time, your net premium and any short-term interest credited will be allocated to the fixed and indexed alternatives you have selected.

Interest Earning Periods

Under the fixed option and index option, the interest calculations are based upon a one-year measuring period. This one-year measuring period is referred to as an interest earning period. For each net premium, the interest earning periods start on an allocation date and end one year later. Interest is calculated differently under each option.

Fixed Option

For each net premium allocated to the fixed option, the interest rate is declared in advance of each successive interest earning period and it is guaranteed not to change during such period. The minimum fixed interest rate is 1%.

Indexing & Index Option

For the amount of each net premium allocated to any one of the alternative index interest crediting methods under the index option, there is a separate cap that applies to each alternative that is used to calculate the index interest rate. The caps are used to set the upper limit on the index interest rate that may be credited for an interest earning period. For alternative methods A (Annual Point-to-Point) and B (Monthly Average) this cap is referred to as the maximum index interest rate, while alternative method C (Monthly Cap) refers to the cap as the maximum monthly index change. These caps are declared in advance of each successive interest earning period and are guaranteed not to change during such period. Any interest attributable to a change in the index is credited only at the end of an interest earning

period. There is no guarantee the index interest rate credited under any of the index interest alternatives will be equal to its cap or even greater than 0%.

Prior to the end of the interest earning period, the index interest rate is 0%.

Alternative Method A: Annual Point-to-Point - The index interest rate for this method is the percentage change in the index from the allocation date that begins the interest earning period to the allocation date that ends the interest earning period. The index interest rate credited for an interest earning period will not be less than 0%, nor more than the applicable cap. The cap will not be less than 1%.

Alternative Method B: Monthly Average - The index interest rate for this method is the percentage change in the index measured by the index on the allocation date that begins the interest earning period against the average of the indices on the 12 allocation dates immediately following the allocation date that begins the interest earning period. The index interest rate credited for an interest earning period will not be less than 0%, nor more than the applicable cap. The cap will not be less than 1%.

Alternative Method C: Monthly Cap - The index interest rate for this method is the sum of the percentage change in the index for each of the 12 one-month periods between allocation dates within the interest earning period. Each of the 12 percentage changes may be less than 0%, but not more than the applicable cap. The index interest rate for an interest earning period will not be less than 0%. The cap will not be less than 0.0833%.

The issue date or policy date will be the business day on which the home office of Lafayette Life has received both the completed application and the initial premium.

BENEFITS

How do I get income (payouts) from my annuity?

On the maturity date of your annuity, if the annuity is then in effect, you will start to get income from the annuity as payee if you are the annuitant. If you are not the annuitant, the annuitant will get the income as payee. The annuity provides annuity payout options that are based on your policy value

on the maturity date. Unless changed by you in accordance with the policy, the maturity date will be the later of the annual date immediately following the Annuitant's 70th birthday or the eleventh annual date. The maturity date will not be later than the annual date following the Annuitant's 95th birthday. The payout option choices, which may also be called the payment plans, include:

- **Single Life Income:** Guarantees income for as long as the payee lives.
- Single Life Income with Guaranteed Period:
 Equal payouts are made for a selected guaranteed period and thereafter during the lifetime of the payee.
- Joint and Survivor Life Income: Guarantees income for as long as the payee or other joint payee (usually a spouse) lives.
- **Specified Period Installment Income:** Pays income for that period.
- Specified Amount Installment Income: Pays income of specified amount until entire policy value is paid.
- Lump Sum: One payout.

What happens after I die?

If you die before maturity (i.e., before we start income payouts from the annuity), we pay the policy value of this annuity on the date of death to the beneficiary as a death benefit. If you are not the annuitant, and the annuitant dies before maturity (i.e., before we start income payouts from the annuity), we pay the policy value of the annuity on the date of death to the beneficiary as a death benefit. If the annuitant dies after the payouts start, we will pay any remaining balance to the payee as provided for in the payment plan selected.

The policy value will be used to determine the annuity and death benefits. The policy value on any date is the sum of the accumulated values of the short-term interest crediting method, the fixed option and the index option but not less than the guaranteed minimum surrender value on such date.

OPTIONAL BENEFITS AND THEIR FEES

What other benefits can I choose?

There are no additional benefits available for this policy.

FEES, EXPENSES AND OTHER CHARGES

What happens if I take out some or all of the money from my annuity?

You cannot take any of the money out of your annuity after the payout begins, unless the payment plan you selected specifically provides otherwise. Before payout begins, you can take out all of your annuity's value (surrender) or part of it (partial withdrawal). You can take a partial withdrawal as long as you have \$2,000 in policy value remaining in the annuity after the partial withdrawal.

Withdrawal charges apply for the first eight policy years. We take a **withdrawal charge** if you withdraw amounts before the end of the eighth policy year that are in excess of any free withdrawal amount.

If you surrender or make a partial withdrawal while the withdrawal charges apply, your policy value will be reduced by the amount withdrawn and the applicable withdrawal charge, subject to the guaranteed minimum surrender value. The withdrawal charge is a percentage of the amount of the withdrawal that is in excess of any free withdrawal amount. The withdrawal charge percentage declines each policy year, as follows:

Policy Year	Withdrawal Charge
1	9%
2	8%
3	7%
4	6%
5	5%
6	4%
7	3%
8	2%
9+	0%

After the first policy year, 10% of your policy value as calculated at the beginning of the policy year may be withdrawn without a withdrawal charge. Cumulative withdrawals in one policy year of more than 10% of the policy value may be subject to withdrawal charges. Lafayette Life does not credit index interest to amounts withdrawn from an index crediting method during an interest earning period.

Example: If the policy value of your annuity as of the first day of the second policy year is \$10,000, then the first \$1,000 of a \$5,000 withdrawal is not subject to withdrawal charges. Therefore, your withdrawal charge is \$4,000 x 0.08 = \$320. If you take out any amount after the end of the eighth policy year, there is no withdrawal charge.

Do I pay any other fees or charges?

If you do not have any supplemental benefits, we will assess no other fees or charges on the annuity.

TAXES

How will payouts and withdrawals from my annuity be taxed?

This annuity is tax-deferred, which means you don't pay taxes on the interest it earns until the money is paid to you. When you take payouts or make a withdrawal, you pay ordinary income taxes on the earned interest. You also pay a 10% federal income tax penalty on earnings you withdraw before age 59½. (If the annuity is purchased within an IRA, 401(k), or other tax qualified retirement plan, you may also pay taxes on the premium contributions on the annuity that are paid to you. If distributions from the annuity occur to you prior to age 59½, you also pay a 10% federal income tax penalty on the amount of the distributions that are taxable.)

You can exchange one tax-deferred annuity for another without paying taxes on the earnings when you make the exchange. Before you do, compare the benefits, features, and costs of the two annuities. You may pay a withdrawal charge if you make the exchange during the first years you own the annuity. Also you may pay a withdrawal charge if you make withdrawals from the new annuity during the first years you own it.

Lafayette Life and its agents do not provide legal or tax advice. You should consult a tax advisor about your specific tax situation.

OTHER INFORMATION

What else do I need to know?

You may contact your agent, or a representative of The Lafayette Life Insurance Company at 1-800-443-8793, regarding current short-term interest rates, fixed interest rates and caps.

Transfers of a net premium amount and/or interest credited on such net premium from one interest crediting method to another are only allowed on the anniversaries of such net premium's initial allocation date. You may transfer all or part of such value, but Lafayette Life must receive written notice of the desire to transfer such funds prior to such net premium's allocation date anniversary. Transferred amounts are treated in the same fashion as a new net premium received on the date of transfer for the purpose of determining the fixed interest rate and/or caps applicable to such transferred amount during the interest earning period starting on the date of transfer.

The historical performance of the S&P 500 Index should not be considered a representation of future values of the annuity. Future values may be greater or less than any examples provided to you.

Changes to your contract

We may change your annuity contract from time to time to follow federal or state laws and regulations. If we do, we'll tell you about the changes in writing.

Compensation

We pay the agent, broker, or firm for selling the annuity to you. They may receive additional compensation for selling this annuity contract than for selling other annuity contracts.

Right to Return

Many states have laws that give you a set number of days to look at an annuity after you buy it. If you decide during that time that you do not want it, you can return the annuity and get all your money back. Read your policy (Page 1) to learn about your **right to return** period.

What should I know about the insurance company?

The Lafayette Life Insurance Company offers a wide variety of individual life insurance and annuities products. For more information about The Lafayette Life Insurance Company, visit our website.

The Lafayette Life Insurance Company 400 Broadway Cincinnati, OH 45202 Telephone: 1-800-443-8793

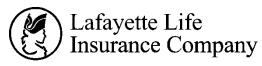
www.lafayettelife.com

This is a summary document only and not part of your contract with the insurer. All benefits described herein are subject to the terms and

conditions of the annuity. If there is any conflict, the provisions of the annuity, and not this general description, shall control.

I have read, underst	and, and have been given a copy of th	e Marquis Centennial 8 Annuity Disclosure.
Date	Owner/Applicant's Signature	Owner/Applicant's Printed Name
Agent's Signature	Agent's Printed Name	

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Marquis Centennial 9 Flexible Premium Deferred Annuity Disclosure – LL-11-FPIA-1

A member of Western & Southern Financial Group

Fixed Indexed Deferred Annuity

This document reviews important points to think about before you buy this Lafayette Life Insurance Company annuity. The annuity is an indexed annuity. It offers three index interest crediting alternatives under the index option, each of which is linked, in part, to the S&P 500. It also offers a Company declared fixed interest rate under the fixed option as a separate alternative for interest crediting. The annuity provides a guaranteed minimum surrender value. Review "The Annuity Contract" section below for additional information on how this annuity can earn interest and the guaranteed minimum surrender value. It is a flexible premium annuity which means you may make multiple premium payments (payments). The annuity is **deferred**, which means payouts begin at a future date. The terms "you" or "your" in this document mean the proposed owner of the annuity.

This annuity is designed for long-term accumulation needs such as to save for retirement and to receive retirement income for life. It is **not** meant to be used to meet short-term financial goals. This annuity is not FDIC insured. Lafayette Life stands behind the guarantees under this Annuity.

If you have questions about this annuity, please ask your agent or contact a Company representative at 1-800-443-8793.

THE ANNUITY CONTRACT

How will the value of my annuity grow?

Guaranteed Minimum Surrender Value

This annuity provides a guaranteed minimum surrender value. The guaranteed minimum surrender value is 87.5% of all net premiums (less any withdrawals) accumulated at an initial annual effective guaranteed minimum interest rate of 1% Net premiums are premiums less any applicable premium tax and costs of supplemental benefits, if any, due upon premium payment. The initial guaranteed minimum interest rate used for determining the guaranteed minimum surrender value will be determined at policy issue and will remain fixed at least through the annuity's withdrawal charge period. Upon expiration of the withdrawal charge period and in no event earlier than the fifth policy anniversary of the annuity, we will periodically reset the guaranteed minimum interest rate, which is solely used for determining the guaranteed minimum surrender value. The guaranteed minimum interest rate is subject to change on each reset date, but in no event will it be less than 1% or more than 3%. The first reset date is the later of the policy anniversary immediately occurring after expiration of the annuity's withdrawal charge period and the fifth

policy anniversary of the annuity, and reset dates occur every 5 policy years thereafter. The guaranteed minimum interest rate will be based on the Five-Year Constant Maturity Treasury (5 Year CMT) Rate reported by the Federal Reserve.

Interest Crediting

This annuity can earn interest in two primary ways: 1) under the fixed option, interest credited to the policy will be based on interest rates declared by the Company, and 2) under the index option, interest credited to the policy will be based on one or more of three index interest crediting methods each of which is linked, in part, to the S&P 500 Index. The index does not include dividends paid by the companies that comprise the S&P 500. This annuity does not participate directly in any stock or equity investments. You aren't buying shares of stock or an index. Dividends paid on the stocks on which the index is based don't increase your earnings.

You may allocate your premiums between the fixed option and the interest crediting methods under the index option by selecting the percentage of each net premium to be allocated to each method. You may allocate each new net premium differently.

Allocation Dates

The allocation of your net premium to the selected interest crediting method will be done on an allocation date, which is the 15th of the month on or next following the date your net premium is received. The allocation date will be the initial measuring point for all interest calculations for that premium. If your premium is received on an allocation date, your net premium will be immediately allocated between the fixed and indexed alternatives you have selected.

If your premium is received on a date other than an allocation date, your net premium will be credited with a short-term fixed interest rate established by the Company until the next monthly allocation date. At that time, your net premium and any short-term interest credited will be allocated to the fixed and indexed alternatives you have selected.

Interest Earning Periods

Under the fixed option and index option, the interest calculations are based upon a one-year measuring period. This one-year measuring period is referred to as an interest earning period. For each net premium, the interest earning periods start on an allocation date and end one year later. Interest is calculated differently under each option.

Fixed Option

For each net premium allocated to the fixed option, the interest rate is declared in advance of each successive interest earning period and it is guaranteed not to change during such period. The minimum fixed interest rate is 1%.

Indexing & Index Option

For the amount of each net premium allocated to any one of the alternative index interest crediting methods under the index option, there is a separate cap that applies to each alternative that is used to calculate the index interest rate. The caps are used to set the upper limit on the index interest rate that may be credited for an interest earning period. For alternative methods A (Annual Point-to-Point) and B (Monthly Average) this cap is referred to as the maximum index interest rate, while alternative method C (Monthly Cap) refers to the cap as the maximum monthly index change. These caps are declared in advance of each successive interest earning period and are guaranteed not to change during such period. Any interest attributable to a change in the index is credited only at the end of an interest earning

period. There is no guarantee the index interest rate credited under any of the index interest alternatives will be equal to its cap or even greater than 0%.

Prior to the end of the interest earning period, the index interest rate is 0%.

Alternative Method A: Annual Point-to-Point - The index interest rate for this method is the percentage change in the index from the allocation date that begins the interest earning period to the allocation date that ends the interest earning period. The index interest rate credited for an interest earning period will not be less than 0%, nor more than the applicable cap. The cap will not be less than 1%.

Alternative Method B: Monthly Average - The index interest rate for this method is the percentage change in the index measured by the index on the allocation date that begins the interest earning period against the average of the indices on the 12 allocation dates immediately following the allocation date that begins the interest earning period. The index interest rate credited for an interest earning period will not be less than 0%, nor more than the applicable cap. The cap will not be less than 1%.

Alternative Method C: Monthly Cap - The index interest rate for this method is the sum of the percentage change in the index for each of the 12 one-month periods between allocation dates within the interest earning period. Each of the 12 percentage changes may be less than 0%, but not more than the applicable cap. The index interest rate for an interest earning period will not be less than 0%. The cap will not be less than 0.0833%.

The issue date or policy date will be the business day on which the home office of Lafayette Life has received both the completed application and the initial premium.

BENEFITS

How do I get income (payouts) from my annuity?

On the maturity date of your annuity, if the annuity is then in effect, you will start to get income from the annuity as payee if you are the annuitant. If you are not the annuitant, the annuitant will get the income as payee. The annuity provides annuity payout options that are based on your policy value

on the maturity date. Unless changed by you in accordance with the policy, the maturity date will be the later of the annual date immediately following the Annuitant's 70th birthday or the eleventh annual date. The maturity date will not be later than the annual date following the Annuitant's 95th birthday. The payout option choices, which may also be called the payment plans, include:

- **Single Life Income:** Guarantees income for as long as the payee lives.
- Single Life Income with Guaranteed Period: Equal payouts are made for a selected guaranteed period and thereafter during the lifetime of the payee.
- Joint and Survivor Life Income: Guarantees income for as long as the payee or other joint payee (usually a spouse) lives.
- **Specified Period Installment Income:** Pays income for that period.
- Specified Amount Installment Income: Pays income of specified amount until entire policy value is paid.
- Lump Sum: One payout.

What happens after I die?

If you die before maturity (i.e., before we start income payouts from the annuity), we pay the policy value of this annuity on the date of death to the beneficiary as a death benefit. If you are not the annuitant, and the annuitant dies before maturity (i.e., before we start income payouts from the annuity), we pay the policy value of the annuity on the date of death to the beneficiary as a death benefit. If the annuitant dies after the payouts start, we will pay any remaining balance to the payee as provided for in the payment plan selected.

The policy value will be used to determine the annuity and death benefits. The policy value on any date is the sum of the accumulated values of the short-term interest crediting method, the fixed option and the index option but not less than the guaranteed minimum surrender value on such date.

OPTIONAL BENEFITS AND THEIR FEES

What other benefits can I choose?

There are no additional benefits available for this policy.

FEES, EXPENSES AND OTHER CHARGES

What happens if I take out some or all of the money from my annuity?

You cannot take any of the money out of your annuity after the payout begins, unless the payment plan you selected specifically provides otherwise. Before payout begins, you can take out all of your annuity's value (surrender) or part of it (partial withdrawal). You can take a partial withdrawal as long as you have \$2,000 in policy value remaining in the annuity after the partial withdrawal.

Withdrawal charges apply for the first nine policy years. We take a **withdrawal charge** if you withdraw amounts before the end of the ninth policy year that is in excess of any free withdrawal amount.

If you surrender or make a partial withdrawal while the withdrawal charges apply, your policy value will be reduced by the amount withdrawn and the applicable withdrawal charge, subject to the guaranteed minimum surrender value. The withdrawal charge is a percentage of the amount of the withdrawal that is in excess of any free withdrawal amount. The withdrawal charge percentage declines each policy year, as follows:

Policy Year	Withdrawal Charge 9%
ı	
2	8%
3	7%
4	6%
5	5%
6	4%
7	3%
8	2%
9	1%
10	0%

After the first policy year, 10% of your policy value as calculated at the beginning of the policy year may be withdrawn without a withdrawal charge. Cumulative withdrawals in one policy year of more than 10% of the policy value may be subject to withdrawal charges. Lafayette Life does not credit index interest to amounts withdrawn from an index crediting method during an interest earning period.

Example: If the policy value of your annuity as of the first day of the second policy year is \$10,000, then the first \$1,000 of a \$5,000 withdrawal is not subject to withdrawal charges. Therefore, your withdrawal charge is \$4,000 x 0.08 = \$320. If you take out any amount after the end of the ninth policy year, there is no withdrawal charge.

Do I pay any other fees or charges?

If you do not have any supplemental benefits, we will assess no other fees or charges on the annuity.

TAXES

How will payouts and withdrawals from my annuity be taxed?

This annuity is tax-deferred, which means you don't pay taxes on the interest it earns until the money is paid to you. When you take payouts or make a withdrawal, you pay ordinary income taxes on the earned interest. You also pay a 10% federal income tax penalty on earnings you withdraw before age 59½. (If the annuity is purchased within an IRA, 401(k), or other tax qualified retirement plan, you may also pay taxes on the premium contributions on the annuity that are paid to you. If distributions from the annuity occur to you prior to age 59½, you also pay a 10% federal income tax penalty on the amount of the distributions that are taxable.)

You can exchange one tax-deferred annuity for another without paying taxes on the earnings when you make the exchange. Before you do, compare the benefits, features, and costs of the two annuities. You may pay a withdrawal charge if you make the exchange during the first years you own the annuity. Also you may pay a withdrawal charge if you make withdrawals from the new annuity during the first years you own it.

Lafayette Life and its agents do not provide legal or tax advice. You should consult a tax advisor about your specific tax situation.

OTHER INFORMATION

What else do I need to know?

You may contact your agent, or a representative of The Lafayette Life Insurance Company at 1-800-443-8793, regarding current short-term interest rates, fixed interest rates and caps.

Transfers of a net premium amount and/or interest credited on such net premium from one interest crediting method to another are only allowed on the anniversaries of such net premium's initial allocation date. You may transfer all or part of such value, but Lafayette Life must receive written notice of the desire to transfer such funds prior to such net premium's allocation date anniversary. Transferred amounts are treated in the same fashion as a new net premium received on the date of transfer for the purpose of determining the fixed interest rate and/or caps applicable to such transferred amount during the interest earning period starting on the date of transfer.

The historical performance of the S&P 500 Index should not be considered a representation of future values of the annuity. Future values may be greater or less than any examples provided to you.

Changes to your contract

We may change your annuity contract from time to time to follow federal or state laws and regulations. If we do, we'll tell you about the changes in writing.

Compensation

We pay the agent, broker, or firm for selling the annuity to you. They may receive additional compensation for selling this annuity contract than for selling other annuity contracts.

Right to Return

Many states have laws that give you a set number of days to look at an annuity after you buy it. If you decide during that time that you do not want it, you can return the annuity and get all your money back. Read your policy (Page 1) to learn about your **right to return** period.

What should I know about the insurance company?

The Lafayette Life Insurance Company offers a wide variety of individual life insurance and annuities products. For more information about The Lafayette Life Insurance Company, visit our website.

The Lafayette Life Insurance Company 400 Broadway Cincinnati, OH 45202 Telephone: 1-800-443-8793

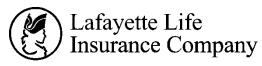
www.lafayettelife.com

This is a summary document only and not part of your contract with the insurer. All benefits described herein are subject to the terms and

conditions of the annuity. If there is any conflict, the provisions of the annuity, and not this general description, shall control.

I have read, underst	and, and have been given a copy of the	ne Marquis Centennial 9 Annuity Disclosure.
Date	Owner/Applicant's Signature	Owner/Applicant's Printed Name
Agent's Signature	Agent's Printed Name	

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Marquis Centennial 10 Flexible Premium Deferred Annuity Disclosure – LL-11-FPIA-1

A member of Western & Southern Financial Group

Fixed Indexed Deferred Annuity

This document reviews important points to think about before you buy this Lafayette Life Insurance Company annuity. The annuity is an indexed annuity. It offers three index interest crediting alternatives under the index option, each of which is linked, in part, to the S&P 500. It also offers a Company declared fixed interest rate under the fixed option as a separate alternative for interest crediting. The annuity provides a guaranteed minimum surrender value. Review "The Annuity Contract" section below for additional information on how this annuity can earn interest and the guaranteed minimum surrender value. It is a flexible premium annuity which means you may make multiple premium payments (payments). The annuity is **deferred**, which means payouts begin at a future date. The terms "you" or "your" in this document mean the proposed owner of the annuity.

This annuity is designed for long-term accumulation needs such as to save for retirement and to receive retirement income for life. It is **not** meant to be used to meet short-term financial goals. This annuity is not FDIC insured. Lafayette Life stands behind the guarantees under this Annuity.

If you have questions about this annuity, please ask your agent or contact a Company representative at 1-800-443-8793.

THE ANNUITY CONTRACT

How will the value of my annuity grow?

Guaranteed Minimum Surrender Value

This annuity provides a guaranteed minimum surrender value. The guaranteed minimum surrender value is 87.5% of all net premiums (less any withdrawals) accumulated at an initial annual effective guaranteed minimum interest rate of 1% Net premiums are premiums less any applicable premium tax and costs of supplemental benefits, if any, due upon premium payment. The initial guaranteed minimum interest rate used for determining the guaranteed minimum surrender value will be determined at policy issue and will remain fixed at least through the annuity's withdrawal charge period. Upon expiration of the withdrawal charge period and in no event earlier than the fifth policy anniversary of the annuity, we will periodically reset the guaranteed minimum interest rate, which is solely used for determining the guaranteed minimum surrender value. The guaranteed minimum interest rate is subject to change on each reset date, but in no event will it be less than 1% or more than 3%. The first reset date is the later of the policy anniversary immediately occurring after expiration of the annuity's withdrawal charge period and the fifth

policy anniversary of the annuity, and reset dates occur every 5 policy years thereafter. The guaranteed minimum interest rate will be based on the Five-Year Constant Maturity Treasury (5 Year CMT) Rate reported by the Federal Reserve.

Interest Crediting

This annuity can earn interest in two primary ways: 1) under the fixed option, interest credited to the policy will be based on interest rates declared by the Company, and 2) under the index option, interest credited to the policy will be based on one or more of three index interest crediting methods each of which is linked, in part, to the S&P 500 Index. The index does not include dividends paid by the companies that comprise the S&P 500. This annuity does not participate directly in any stock or equity investments. You aren't buying shares of stock or an index. Dividends paid on the stocks on which the index is based don't increase your earnings.

You may allocate your premiums between the fixed option and the interest crediting methods under the index option by selecting the percentage of each net premium to be allocated to each method. You may allocate each new net premium differently.

Allocation Dates

The allocation of your net premium to the selected interest crediting method will be done on an allocation date, which is the 15th of the month on or next following the date your net premium is received. The allocation date will be the initial measuring point for all interest calculations for that premium. If your premium is received on an allocation date, your net premium will be immediately allocated between the fixed and indexed alternatives you have selected.

If your premium is received on a date other than an allocation date, your net premium will be credited with a short-term fixed interest rate established by the Company until the next monthly allocation date. At that time, your net premium and any short-term interest credited will be allocated to the fixed and indexed alternatives you have selected.

Interest Earning Periods

Under the fixed option and index option, the interest calculations are based upon a one-year measuring period. This one-year measuring period is referred to as an interest earning period. For each net premium, the interest earning periods start on an allocation date and end one year later. Interest is calculated differently under each option.

Fixed Option

For each net premium allocated to the fixed option, the interest rate is declared in advance of each successive interest earning period and it is guaranteed not to change during such period. The minimum fixed interest rate is 1%.

Indexing & Index Option

For the amount of each net premium allocated to any one of the alternative index interest crediting methods under the index option, there is a separate cap that applies to each alternative that is used to calculate the index interest rate. The caps are used to set the upper limit on the index interest rate that may be credited for an interest earning period. For alternative methods A (Annual Point-to-Point) and B (Monthly Average) this cap is referred to as the maximum index interest rate, while alternative method C (Monthly Cap) refers to the cap as the maximum monthly index change. These caps are declared in advance of each successive interest earning period and are guaranteed not to change during such period. Any interest attributable to a change in the index is credited only at the end of an interest earning

period. There is no guarantee the index interest rate credited under any of the index interest alternatives will be equal to its cap or even greater than 0%.

Prior to the end of the interest earning period, the index interest rate is 0%.

Alternative Method A: Annual Point-to-Point - The index interest rate for this method is the percentage change in the index from the allocation date that begins the interest earning period to the allocation date that ends the interest earning period. The index interest rate credited for an interest earning period will not be less than 0%, nor more than the applicable cap. The cap will not be less than 1%.

Alternative Method B: Monthly Average - The index interest rate for this method is the percentage change in the index measured by the index on the allocation date that begins the interest earning period against the average of the indices on the 12 allocation dates immediately following the allocation date that begins the interest earning period. The index interest rate credited for an interest earning period will not be less than 0%, nor more than the applicable cap. The cap will not be less than 1%.

Alternative Method C: Monthly Cap - The index interest rate for this method is the sum of the percentage change in the index for each of the 12 one-month periods between allocation dates within the interest earning period. Each of the 12 percentage changes may be less than 0%, but not more than the applicable cap. The index interest rate for an interest earning period will not be less than 0%. The cap will not be less than 0.0833%.

The issue date or policy date will be the business day on which the home office of Lafayette Life has received both the completed application and the initial premium.

BENEFITS

How do I get income (payouts) from my annuity?

On the maturity date of your annuity, if the annuity is then in effect, you will start to get income from the annuity as payee if you are the annuitant. If you are not the annuitant, the annuitant will get the income as payee. The annuity provides annuity payout options that are based on your policy value

on the maturity date. Unless changed by you in accordance with the policy, the maturity date will be the later of the annual date immediately following the Annuitant's 70th birthday or the eleventh annual date. The maturity date will not be later than the annual date following the Annuitant's 95th birthday. The payout option choices, which may also be called the payment plans, include:

- **Single Life Income:** Guarantees income for as long as the payee lives.
- Single Life Income with Guaranteed Period:
 Equal payouts are made for a selected guaranteed period and thereafter during the lifetime of the payee.
- Joint and Survivor Life Income: Guarantees income for as long as the payee or other joint payee (usually a spouse) lives.
- **Specified Period Installment Income:** Pays income for that period.
- Specified Amount Installment Income: Pays income of specified amount until entire policy value is paid.
- Lump Sum: One payout.

What happens after I die?

If you die before maturity (i.e., before we start income payouts from the annuity), we pay the policy value of this annuity on the date of death to the beneficiary as a death benefit. If you are not the annuitant, and the annuitant dies before maturity (i.e., before we start income payouts from the annuity), we pay the policy value of the annuity on the date of death to the beneficiary as a death benefit. If the annuitant dies after the payouts start, we will pay any remaining balance to the payee as provided for in the payment plan selected.

The policy value will be used to determine the annuity and death benefits. The policy value on any date is the sum of the accumulated values of the short-term interest crediting method, the fixed option and the index option but not less than the guaranteed minimum surrender value on such date.

OPTIONAL BENEFITS AND THEIR FEES

What other benefits can I choose?

There are no additional benefits available for this policy.

FEES, EXPENSES AND OTHER CHARGES

What happens if I take out some or all of the money from my annuity?

You cannot take any of the money out of your annuity after the payout begins, unless the payment plan you selected specifically provides otherwise. Before payout begins, you can take out all of your annuity's value (surrender) or part of it (partial withdrawal). You can take a partial withdrawal as long as you have \$2,000 in policy value remaining in the annuity after the partial withdrawal.

Withdrawal charges apply for the first ten policy years. We take a **withdrawal charge** if you withdraw amounts before the end of the tenth policy year that is in excess of any free withdrawal amount.

If you surrender or make a partial withdrawal while the withdrawal charges apply, your policy value will be reduced by the amount withdrawn and the applicable withdrawal charge, subject to the guaranteed minimum surrender value. The withdrawal charge is a percentage of the amount of the withdrawal that is in excess of any free withdrawal amount. The withdrawal charge percentage declines each policy year, as follows:

Policy Year	Withdrawal Charge 9%
2	9%
3	8%
4	7%
5	6%
6	5%
7	4%
8	3%
9	2%
10	1%
11+	0%

After the first policy year, 10% of your policy value as calculated at the beginning of the policy year may be withdrawn without a withdrawal charge. Cumulative withdrawals in one policy year of more than 10% of the policy value may be subject to withdrawal charges. Lafayette Life does not credit index interest to amounts withdrawn from an index crediting method during an interest earning period.

Example: If the policy value of your annuity as of the first day of the second policy year is \$10,000, then the first \$1,000 of a \$5,000 withdrawal is not subject to withdrawal charges. Therefore, your withdrawal charge is \$4,000 x 0.09 = \$360. If you take out any amount after the end of the tenth policy year, there is no withdrawal charge.

Do I pay any other fees or charges?

If you do not have any supplemental benefits, we will assess no other fees or charges on the annuity.

TAXES

How will payouts and withdrawals from my annuity be taxed?

This annuity is tax-deferred, which means you don't pay taxes on the interest it earns until the money is paid to you. When you take payouts or make a withdrawal, you pay ordinary income taxes on the earned interest. You also pay a 10% federal income tax penalty on earnings you withdraw before age 59½. (If the annuity is purchased within an IRA, 401(k), or other tax qualified retirement plan, you may also pay taxes on the premium contributions on the annuity that are paid to you. If distributions from the annuity occur to you prior to age 59½, you also pay a 10% federal income tax penalty on the amount of the distributions that are taxable.)

You can exchange one tax-deferred annuity for another without paying taxes on the earnings when you make the exchange. Before you do, compare the benefits, features, and costs of the two annuities. You may pay a withdrawal charge if you make the exchange during the first years you own the annuity. Also you may pay a withdrawal charge if you make withdrawals from the new annuity during the first years you own it.

Lafayette Life and its agents do not provide legal or tax advice. You should consult a tax advisor about your specific tax situation.

OTHER INFORMATION

What else do I need to know?

You may contact your agent, or a representative of The Lafayette Life Insurance Company at 1-800-

443-8793, regarding current short-term interest rates, fixed interest rates and caps.

Transfers of a net premium amount and/or interest credited on such net premium from one interest crediting method to another are only allowed on the anniversaries of such net premium's initial allocation date. You may transfer all or part of such value, but Lafayette Life must receive written notice of the desire to transfer such funds prior to such net premium's allocation date anniversary. Transferred amounts are treated in the same fashion as a new net premium received on the date of transfer for the purpose of determining the fixed interest rate and/or caps applicable to such transferred amount during the interest earning period starting on the date of transfer.

The historical performance of the S&P 500 Index should not be considered a representation of future values of the annuity. Future values may be greater or less than any examples provided to you.

Changes to your contract

We may change your annuity contract from time to time to follow federal or state laws and regulations. If we do, we'll tell you about the changes in writing.

Compensation

We pay the agent, broker, or firm for selling the annuity to you. They may receive additional compensation for selling this annuity contract than for selling other annuity contracts.

Right to Return

Many states have laws that give you a set number of days to look at an annuity after you buy it. If you decide during that time that you do not want it, you can return the annuity and get all your money back. Read your policy (Page 1) to learn about your **right to return** period.

What should I know about the insurance company?

The Lafayette Life Insurance Company offers a wide variety of individual life insurance and annuities products. For more information about The Lafayette Life Insurance Company, visit our website.

The Lafayette Life Insurance Company 400 Broadway Cincinnati, OH 45202 Telephone: 1-800-443-8793

www.lafayettelife.com

This is a summary document only and not part of your contract with the insurer. All benefits described herein are subject to the terms and

conditions of the annuity. If there is any conflict, the provisions of the annuity, and not this general description, shall control.

I have read, underst	and, and have been given a copy of the	e Marquis Centennial 10 Annuity Disclosure.
Date	Owner/Applicant's Signature	Owner/Applicant's Printed Name
Agent's Signature	Agent's Printed Name	

[&]quot;Standards & Poor's®", "S&P®", "S&P 500®", "Standard & Poor's 500" and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by The Lafayette Life Insurance Company. This policy is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing this policy.



DISCLOSURE AND BENEFIT SUMMARY PREMIUM BONUS RIDER (Form LL-11-PBR-1)

GENERAL INFORMATION

The Premium Bonus Rider ("Rider") provides a benefit, as described below, for the Marquis Centennial 10 Annuity to which it is attached. This disclosure details how the premium bonus is calculated. It also describes the difference between a vested premium bonus and an unvested premium bonus. This disclosure also details when a premium bonus recapture (a loss of a portion of the unvested premium bonus) will occur.

WHAT IS A PREMIUM BONUS?

A premium bonus is additional interest on net premiums paid and received by us during the first 180 days after the policy date. The premium bonus is not part of the policy value of the annuity. It also not part of the accumulated values of the short-term interest crediting method, the fixed option and/or the index option under the annuity. The amount of any premium bonus is not considered a premium for your annuity. It is part of the interest earnings of the annuity.

The premium bonus is equal to: 1) { 5%} of the net premiums you pay during the first 180 days of the policy; less 2) Any premium bonus recaptures (described below); plus 3) Daily interest on the balance at the premium bonus interest rate.

IS MY BONUS IMMEDIATELY VESTED 100%?

No. The vested premium bonus is recalculated on each annual date. It is equal to the greater of the vested premium bonus on the preceding annual date or the premium bonus on the current annual date multiplied by a vesting percentage. The unvested premium bonus is the difference between the premium bonus and the vested premium bonus.

HOW LONG WILL IT BE UNTIL MY PREMIUM BONUS IS 100% VESTED?

The vesting percentage increases each policy year until it equals 100% and the premium bonus is fully vested.

There is a schedule in the annuity we will issue to you called the Premium Bonus Vesting Percentage. This schedule sets forth the vested amount of the premium bonus for each policy year. The schedule for your annuity is as follows:

Policy Year Premium Bonus Vesting Percentage {1.5%} {2.20%} {3.40%} {4.60%} {5.80%} {6.100%}

For every policy year after the $\{6^{\text{th}}\}$ policy year, the vesting percentage will remain at 100%.

HOW DO I GET MY VESTED PREMIUM BONUS?

The benefit paid under this Rider is called the vested premium bonus. It will be paid: 1) When you surrender the policy; 2) When a death benefit is paid upon the death of the Owner or the Annuitant before the maturity date; or 3) When maturity occurs as part of the benefit due on maturity.

Only the vested premium bonus is paid to you as a benefit under this Rider.

LL-2354-PBR-NRC-1111

The Lafayette Life Insurance Company, 400 Broadway, Cincinnati, Ohio 45202

CAN I LOSE ANY PART OF MY PREMIUM BONUS THAT IS NOT VESTED?

Yes. The portion of the premium bonus that is not vested is called the unvested premium bonus. A partial or automatic withdrawal from the policy prior to the policy year in which the premium bonus vesting percentage first equals 100% will result in a loss of a portion of the unvested premium bonus.# This is what is meant by a premium bonus recapture. The premium bonus recapture is the amount that decreases the unvested premium bonus in the same proportion that the policy value is reduced by the withdrawal.

A full surrender of the policy or the payment of a death benefit or maturity value before the vesting percentage first equals 100% will result in a loss of the entire unvested premium bonus.

It is, however, our current practice that a recapture of the unvested portion of the Premium Bonus will not occur in the case of a withdrawal where the withdrawal charge is waived in accordance with the Waiver of Withdrawal Charge or Automatic Withdrawals provisions of the annuity policy. This practice is not required under the terms of the Premium Bonus Rider and it is not guaranteed to continue. However, if the practice was in place when your annuity policy was issued, it will remain in effect for your policy.

HOW IS THE PREMIUM BONUS RECAPTURE CALCULATED?

In a premium bonus recapture, we take the unvested premium bonus which existed immediately before the withdrawal and multiply that amount by the amount of the withdrawal and any applicable withdrawal charges. We then divide the product received from the first calculation by the amount of the policy value as it existed immediately before the withdrawal. There is no premium bonus recapture for any withdrawal which occurs on or after the {6} policy year.

IS INTEREST PAID ON THE PREMIUM BONUS?

The premium bonus interest rate, at which the premium bonus accumulates its own interest, will be set by us in advance and we may update that rate as often as daily. It is not guaranteed. This rate is unique to the Rider; it is not related, in any way, to interest credited to the Fixed or Index Options of the policy.

IS THERE A PREMIUM COST FOR THIS RIDER?

There is no separate premium charge for this Rider. The fixed interest rates, initial maximum index rates and the initial maximum monthly change of the policy are lower with the Rider attached than they would be if the Rider was not attached. However, the guaranteed minimum amount available upon surrender of this policy is greater with the Rider attached than without the Rider. The amount payable upon surrender, death or maturity may be more or may be less with the Rider than without depending on how the premiums are allocated and the performance of the Index.

This Disclosure and Benefit Summary provides a general description of the Rider. All benefits described herein are subject to the terms and conditions of the Rider. If there is any conflict, the provisions of the Rider, and not this general description, shall control.

For additional information concerning the Premium Bonus Rider you may speak with your agent or contact The Lafayette Life Insurance Company at 1-800-443-8793.

I have read, understand, and have been given a copy of the Disclosure and Benefit Summary for the Rider. I acknowledge that I have also read, understand and have been given a copy of the separate Disclosure and Benefit Summary of the Marquis Centennial 10 Annuity.

Date	Owner/Applicant Signature	Owner/Applicant's Printed Name
Agent's Signature	Agent's Printed Name	

Instructions to agent: 1) review this form with the Applicant. 2) Give one copy of this form to the Applicant. 3) Send one copy of this form to the Home Office with the application as confirmation that the above steps were completed.

LL-2354-PBR-NRC-1111

The Lafayette Life Insurance Company, 400 Broadway, Cincinnati, Ohio 45202

The Lafayette Life Insurance Company

400 Broadway Cincinnati, OH 45202 (800) 243-6631

Policyowner

John E Doe 1234 Main Street Happy IN 47908

Annual Report

For Reporting Period Ending 01/15/2012

Policy Number:	FE0123456
Issued:	01/15/2011
Annuitant:	John E Doe
Your Lafayette	Alan S Werner
Life	
Representative:	
12345	

MARQUIS CENTENNIAL 10 FLEXIBLE PREMIUM INDEXED DEFERRED ANNUITY

SCHEDULE OF VALUES IN THE REPORTING PERIOD

		Fixed Option	Index Option Annual Point-to-Point (A)	Index Option Monthly Average (B)	Index Option Monthly <u>Cap (C)</u>	Total <u>Policy</u>
1/15/2011	Accumulated Value	0.00	0.00	0.00	0.00	0.00
	+ Premium Payments	250.00	250.00	250.00	250.00	1,000.00
	+ Short-Term Interest **	0.00	0.00	0.00	0.00	0.00
	- (+) Transfers From (To)	0.00	0.00	0.00	0.00	0.00
	- Withdrawals	0.00	0.00	0.00	0.00	0.00
	- Withdrawal Charges	0.00	0.00	0.00	0.00	0.00
	+ Interest Earned ***	5.88	11.25	10.70	19.20	47.03
1/15/2012	Accumulated Value	255.88	261.25	260.70	269.20	1,047.03
	Proportion of Policy Value ****	24%	25%	25%	26%	
1/15/2012	- Withdrawal Charge - If Surrendered					-84.81
1/15/2012	Surrender Value - If Surrendered					962.22
1/15/2012	Death Benefit					1,047.03

^{**} Short-Term Interest is earned on net premiums received and credited on a date other than an allocation date until the immediately following allocation date.

PREMIUM ACTIVITY SINCE PREVIOUS REPORTING DATE

<u>Date</u>	Allocatior Premium Fixed <u>Payment</u> <u>Optior</u>		Allocation To Index Option Annual Point-to-Point (A)	Allocation To Index Option Monthly <u>Average (B)</u>	Allocation To Index Option Monthly <u>Cap (C)</u>	
1/15/2011	1,000.00	25%	25%	25%	25%	
Allocation of Fu	uture Premiums #	25%	25%	25%	25%	

TRANSFER ACTIVITY SINCE PREVIOUS REPORTING DATE

		Transfer From	Transfer From	Transfer From		Transfer To	Transfer To	Transfer To
	Transfer From	Index Option	Index Option	Index Option	Transfer To	Index Option	Index Option	Index Option
	Fixed	Annual	Monthly	Monthly	Fixed	Annual	Monthly	Monthly
Date	Option	Point-to-Point (A)	Average (B)	Cap (C)	Option	Point-to-Point (A)	Average (B)	Cap (C)

NONE

WITHDRAWAL ACTIVITY SINCE PREVIOUS REPORTING DATE

	Withdrawal	Withdrawal
<u>Date</u>	Amount	Charges

NONE

Review and Keep this Statement

Please review this statement and if you elect to change the allocation of future premiums, you may indicate the allocation in writing with your premium or you may request an Annuity Policy Service Request Letter at any time by calling Customer Service, Individual Product Operations, telephone 1-800-243-6631, extension 3751. A premium allocation change will become effective immediately following written notice received by us. A change in the allocation of future premiums is not a transfer of accumulated values.

Any transfer by you of accumulated values between the fixed option and the three alternative index crediting methods under the index option can only occur by complying with the Transfers provision in your contract.

^{***} Net premiums allocated to the Index Option are credited with index interest annually at the end of an index interest earning period. No index interest was credited during the reporting period for index interest earning periods not yet completed.

^{****} These percentages show the proportion of the policy value for each crediting method.

FE0123456 - MARQUIS CENTENNIAL 10 FLEXIBLE PREMIUM INDEXED DEFERRED ANNUITY

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			Annual	Monthly	Monthly		
	Fixed Option	Fixed Option	Point-to-Point (A)	Average (B)	Cap (C)		Short-Term
Allocation	New Money	Portfolio	Max Index	Max Index	Max Monthly	Effective	Interest
Date	Interest Rate	Interest Rate	Interest Rate	Interest Rate	Index Change	<u>Date</u>	Rate
1/15/2011	2.35%	2.35%	4.50%	4.75%	2.00%	1/1/2011	1.00%
2/15/2011	2.35%	2.35%	4.50%	4.75%	2.00%	2/1/2011	1.00%
3/15/2011	2.35%	2.35%	4.50%	4.75%	2.00%	3/1/2011	1.00%
4/15/2011	2.35%	2.35%	4.50%	4.75%	2.00%	4/1/2011	1.00%
5/15/2011	2.35%	2.35%	4.50%	4.75%	2.00%	5/1/2011	1.00%
6/15/2011	2.35%	2.35%	4.50%	4.75%	2.00%	6/1/2011	1.00%
7/15/2011	2.35%	2.35%	4.50%	4.75%	2.00%	7/1/2011	1.00%
8/15/2011	2.35%	2.35%	4.50%	4.75%	2.00%	8/1/2011	1.00%
9/15/2011	2.35%	2.35%	4.50%	4.75%	2.00%	9/1/2011	1.00%
10/15/2011	2.35%	2.35%	4.50%	4.75%	2.00%	10/1/2011	1.00%
11/15/2011	2.35%	2.35%	4.50%	4.75%	2.00%	11/1/2011	1.00%
12/15/2011	2.35%	2.35%	4.50%	4.75%	2.00%	12/1/2011	1.00%
1/15/2012	2.35%	2.35%	4.50%	4.75%	2.00%	1/1/2012	1.00%

Rates above are for interest earning periods that start on the above dates. All rates above pertaining to the fixed option and the index option (A, B, C) are guaranteed for 1 year from the beginning of an interest earning period. The Max Index Interest Rates are the upper limits that are used in calculating the index interest rates for methods (A) and (B). The Max Monthly Index Changes are the upper limits that are used in calculating the monthly index changes for method (C). There is no guarantee that the actual index interest rates credited under your contract will be equal to the Max Index Interest Rates or the Max Monthly Index Changes.

The guaranteed minimum interest rate, which is solely used in the calculation of the guaranteed minimum surrender value under the annuity, was 1% for the last policy year and will be 1% for the next policy year. The guaranteed minimum interest rate is subject to change on each reset date, but in no event will it be less than 1% or more than 3%. The next reset date is January 15, 2021, and reset dates occur every 5 policy years thereafter.

HISTORICAL PERFORMANCE

Ending Annual P		Index Option Index Option Annual Point-to-Point (A) Monthly Average (B) Index Interest Index Interest		Average (B)	Index Option Monthly Cap (C) <u>Index Interest</u>		Fixed Option Interest	
Date	<u>Index</u>	Rate	Credited	Rate	Credited	Rate	Credited	Credited
1/15/2011	1,000.00							
2/15/2011	1,006.43							0.49
3/15/2011	1,012.91							0.45
4/15/2011	1,019.43							0.50
5/15/2011	1,025.99							0.48
6/15/2011	1,032.59							0.50
7/15/2011	1,039.23							0.48
8/15/2011	1,045.92							0.50
9/15/2011	1,052.65							0.50
10/15/2011	1,059.42							0.49
11/15/2011	1,066.24							0.50
12/15/2011	1,073.10							0.49
1/15/2012	1,080.00	4.50%	11.25	4.28%	10.70	7.68%	19.20	0.50

The index is the level of the index at the end of the day on the fifteenth of each month. If the index is not published on that date, the closing index level next published applies to that date. Fixed Option interest is credited daily, which allows for the possibility that multiple interest rates from the Declared Rates chart above may be credited if multiple net premiums are allocated to the Fixed Option.

The Index Interest Rates for the crediting methods above were used to calculate the corresponding Index Interest Credited. The rate only applies to the initial value, less any associated withdrawals, attributable to the index interest earning period that ends on the corresponding Ending Allocation Date for the specific interest crediting method. No index interest was credited during the reporting period for index interest earning periods not yet completed.

The Lafayette Life Insurance Company

400 Broadway Cincinnati, OH 45202 (800) 243-6631

Policyowner

John E Doe 1234 Main Street Happy IN 47908

Annual Report

For Reporting Period Ending 01/15/2013

Policy Number:	FE0123456
Issued:	01/15/2011
Annuitant:	John E Doe
Your Lafayette	Alan S Werner
Life	
Representative:	
12345	

MARQUIS CENTENNIAL 10 FLEXIBLE PREMIUM INDEXED DEFERRED ANNUITY

SCHEDULE OF VALUES IN THE REPORTING PERIOD

		Fixed Option	Index Option Annual Point-to-Point (A)	Index Option Monthly <u>Average (B)</u>	Index Option Monthly <u>Cap (C)</u>	Total <u>Policy</u>
1/15/2012	Accumulated Value *	255.88	261.25	260.70	269.20	1,047.03
	+ Premium Payments	0.00	0.00	0.00	0.00	0.00
	+ Short-Term Interest **	0.00	0.00	0.00	0.00	0.00
	- (+) Transfers From (To)	0.00	0.00	0.00	0.00	0.00
	- Withdrawals	0.00	0.00	0.00	0.00	0.00
	- Withdrawal Charges	0.00	0.00	0.00	0.00	0.00
	+ Interest Earned ***	6.01	10.45	5.61	10.66	32.73
1/15/2013	Accumulated Value	261.89	271.70	266.31	279.86	1,079.76
	Proportion of Policy Value ****	24%	25%	25%	26%	
1/15/2013	- Withdrawal Charge - If Surrendered					-77.74
1/15/2013	Surrender Value - If Surrendered					1,002.02
1/15/2013	Death Benefit					1,079.76

- * The surrender value as of January 15, 2012 was 962.22.
- ** Short-Term Interest is earned on net premiums received and credited on a date other than an allocation date until the immediately following allocation date.
- *** Net premiums allocated to the Index Option are credited with index interest annually at the end of an index interest earning period. No index interest was credited during the reporting period for index interest earning periods not yet completed.
- **** These percentages show the proportion of the policy value for each crediting method.

PREMIUM ACTIVITY SINCE PREVIOUS REPORTING DATE

<u>Date</u>	Premium <u>Payment</u>	Allocation To Fixed <u>Option</u>	Allocation To Index Option Annual Point-to-Point (A)	Allocation To Index Option Monthly <u>Average (B)</u>	Allocation To Index Option Monthly <u>Cap (C)</u>
NONE					
Allocation of F	Future Premiums #	25%	25%	25%	25%

TRANSFER ACTIVITY SINCE PREVIOUS REPORTING DATE

		Transfer From	Transfer From	Transfer From		Transfer To	Transfer To	Transfer To
	Transfer From	Index Option	Index Option	Index Option	Transfer To	Index Option	Index Option	Index Option
	Fixed	Annual	Monthly	Monthly	Fixed	Annual	Monthly	Monthly
Date	Option	Point-to-Point (A)	Average (B)	<u>Cap (C)</u>	Option	Point-to-Point (A)	Average (B)	Cap (C)

NONE

WITHDRAWAL ACTIVITY SINCE PREVIOUS REPORTING DATE

	Withdrawal	Withdrawa
Date	Amount	Charges

NONE

Review and Keep this Statement

Please review this statement and if you elect to change the allocation of future premiums, you may indicate the allocation in writing with your premium or you may request an Annuity Policy Service Request Letter at any time by calling Customer Service, Individual Product Operations, telephone 1-800-243-6631, extension 3751. A premium allocation change will become effective immediately following written notice received by us. A change in the allocation of future premiums is not a transfer of accumulated values.

Any transfer by you of accumulated values between the fixed option and the three alternative index crediting methods under the index option can only occur by complying with the Transfers provision in your contract.

FE0123456 - MARQUIS CENTENNIAL 10 FLEXIBLE PREMIUM INDEXED DEFERRED ANNUITY

DECLARED RATES

			Annual	Monthly	Monthly		
	Fixed Option	Fixed Option	Point-to-Point (A)	Average (B)	Cap (C)		Short-Term
Allocation	New Money	Portfolio	Max Index	Max Index	Max Monthly	Effective	Interest
Date	Interest Rate	Interest Rate	Interest Rate	Interest Rate	Index Change	<u>Date</u>	Rate
1/15/2012	2.35%	2.35%	4.50%	4.75%	2.00%	1/1/2012	1.00%
2/15/2012	2.35%	2.35%	4.50%	4.75%	2.00%	2/1/2012	1.00%
3/15/2012	2.35%	2.35%	4.50%	4.75%	2.00%	3/1/2012	1.00%
4/15/2012	2.35%	2.35%	4.50%	4.75%	2.00%	4/1/2012	1.00%
5/15/2012	2.35%	2.35%	4.50%	4.75%	2.00%	5/1/2012	1.00%
6/15/2012	2.35%	2.35%	4.50%	4.75%	2.00%	6/1/2012	1.00%
7/15/2012	2.35%	2.35%	4.50%	4.75%	2.00%	7/1/2012	1.00%
8/15/2012	2.35%	2.35%	4.50%	4.75%	2.00%	8/1/2012	1.00%
9/15/2012	2.35%	2.35%	4.50%	4.75%	2.00%	9/1/2012	1.00%
10/15/2012	2.35%	2.35%	4.50%	4.75%	2.00%	10/1/2012	1.00%
11/15/2012	2.35%	2.35%	4.50%	4.75%	2.00%	11/1/2012	1.00%
12/15/2012	2.35%	2.35%	4.50%	4.75%	2.00%	12/1/2012	1.00%
1/15/2013	2.35%	2.35%	4.50%	4.75%	2.00%	1/1/2013	1.00%

Rates above are for interest earning periods that start on the above dates. All rates above pertaining to the fixed option and the index option (A, B, C) are guaranteed for 1 year from the beginning of an interest earning period. The Max Index Interest Rates are the upper limits that are used in calculating the index interest rates for methods (A) and (B). The Max Monthly Index Changes are the upper limits that are used in calculating the monthly index changes for method (C). There is no guarantee that the actual index interest rates credited under your contract will be equal to the Max Index Interest Rates or the Max Monthly Index Changes.

The guaranteed minimum interest rate, which is solely used in the calculation of the guaranteed minimum surrender value under the annuity, was 1% for the last policy year and will be 1% for the next policy year. The guaranteed minimum interest rate is subject to change on each reset date, but in no event will it be less than 1% or more than 3%. The next reset date is January 15, 2021, and reset dates occur every 5 policy years thereafter.

HISTORICAL PERFORMANCE

Ending Allocation		Annual Poin	Option at-to-Point (A) <u>Interest</u>	Index Option Monthly Average (B) <u>Index Interest</u>		Index Option Monthly Cap (C) <u>Index Interest</u>		Fixed Option Interest	
<u>Date</u>	Index	Rate	Credited	<u>Rate</u>	Credited	Rate	Credited	Credited	
1/15/2012	1,080.00								
2/15/2012	1,083.54	4.50%	0.00	4.25%	0.00	7.37%	0.00	0.51	
3/15/2012	1,087.09	4.50%	0.00	4.20%	0.00	7.06%	0.00	0.47	
4/15/2012	1,090.65	4.50%	0.00	4.11%	0.00	6.75%	0.00	0.51	
5/15/2012	1,094.22	4.50%	0.00	4.00%	0.00	6.44%	0.00	0.49	
6/15/2012	1,097.80	4.50%	0.00	3.86%	0.00	6.13%	0.00	0.51	
7/15/2012	1,101.39	4.50%	0.00	3.70%	0.00	5.82%	0.00	0.49	
8/15/2012	1,105.00	4.50%	0.00	3.51%	0.00	5.51%	0.00	0.51	
9/15/2012	1,108.62	4.50%	0.00	3.29%	0.00	5.20%	0.00	0.51	
10/15/2012	1,112.25	4.50%	0.00	3.04%	0.00	4.89%	0.00	0.50	
11/15/2012	1,115.89	4.50%	0.00	2.77%	0.00	4.58%	0.00	0.51	
12/15/2012	1,119.54	4.33%	0.00	2.48%	0.00	4.27%	0.00	0.50	
1/15/2013	1,123.21	4.00%	10.45	2.15%	5.61	3.96%	10.66	0.52	

The index is the level of the index at the end of the day on the fifteenth of each month. If the index is not published on that date, the closing index level next published applies to that date. Fixed Option interest is credited daily, which allows for the possibility that multiple interest rates from the Declared Rates chart above may be credited if multiple net premiums are allocated to the Fixed Option.

The Index Interest Rates for the crediting methods above were used to calculate the corresponding Index Interest Credited. The rate only applies to the initial value, less any associated withdrawals, attributable to the index interest earning period that ends on the corresponding Ending Allocation Date for the specific interest crediting method. No index interest was credited during the reporting period for index interest earning periods not yet completed.

Fixed Income Investment Policy Statement

LLIC Deferred Annuity July 1, 2010

Section I Liability Description

Currently marketed and in force Deferred Annuities (and Target Surplus) include products with initial rate guarantee periods of 1 to 5 years and initial surrender charge periods of 1 to 10 years. Some in force contracts have shorter remaining surrender charge periods or are no longer subject to surrender charges. Initial credited rates on currently marketed products may include a bonus. At the end of the initial rate guarantee period, currently marketed annuities are subject to a renewal rate that is declared annually on premium anniversaries by the Lafayette Life Interest Rate Committee (LLIRC). The renewal fixed interest rate is subject to a minimum rate guarantee between 1.5% and 3%. Some in force contracts have minimum fixed interest rate guarantees up to 4.0%.

Some of LLIC's deferred annuity products include an Equity Indexed component. LLIC calculates an option budget for this component in order to purchase options as opposed to crediting a fixed rate. The option budget (OB) is derived from the formula; book yield (BY) minus the required spread (RS) and fixed rate guarantee (FG) or OB=BY-(RS+FG). Hedging for this component is addressed under the "Equity Indexed Hedging Policy" statement.

If a deferred annuity policyowner elects to withdraw funds during the surrender charge period, all or a portion of the withdrawn funds are subject to a charge of up to 10%. Surrender charge periods vary in length from 1 to 10 years, and the surrender charges generally decrease to 0% over such periods. After the first policy year, charges are waived on the total of withdrawals up to 10% of the policy value at the beginning of a policy year during such year. If an annuitant is confined to an approved nursing facility the percentage is increased to 25%, and if the annuitant is suffering from a terminal illness the percentage is increased to 100%. During the first policy year, the waiver of surrender charge is limited to the interest credited to the policy. Typically, surrender activity will increase during the surrender charge period as the charges are decreasing. Immediately following the surrender charge period surrenders will spike and then settle into a relatively level ultimate surrender rate.

New Money Rates are set by the LLIRC based on modeled Asset Rates and Target Spreads. The modeled Asset Rate portfolio should follow the guidelines of this policy statement.

Section II Portfolio Objectives

The portfolio should be managed from an Asset-Liability-Management (ALM) perspective in order to optimize multiple objectives from the Corporate/Finance, Actuarial, Marketing and Investment areas of the company within an acceptable level of risk. These objectives include the following:

- Operating Income / Pricing Spread Meet or exceed business plan targets
- Sales Volume Meet or exceed business plan targets
- Asset Retention Meet or exceed business plan targets
- Return on Capital Meet or exceed enterprise pricing standards

Section III Portfolio Constraints

The portfolio should be managed within the following constraints:

- WSFG/LLIC Investment Policy Statements
- Indiana Insurance Investment Law
- Cash Flow Testing Requirements
- Risk-Based-Capital Requirements

Section IV Investment Strategy

Asset Sector	Maximum			
Cash/Short-Term	5%			
Government/Agency	10%			
Municipals	10%			
RMBS	30%			
CMBS	10%			
Investment Grade Credit AAA-A (NAIC 1) BBB (NAIC 2)	80% 35%			
High Yield Credit (NAIC 3-6)	10%			
Private Placements	10%			
Commercial Mortgages	10%			
Preferred Stocks	5%			
Common Stocks	0%			
Other	5%			

Diversification/Other	Target/Limitation
Per Industry Limit	<= 3()%
Per Issuer Limit (Excludes Gov't/Agency)	<= 3%
Total Foreign Issuers	<= 25%
Target Duration (+/- 0.50 years)	Based on Liability Cash Flow Projections
NAIC Quality Target (+/- 0.25)	1.50
Company Action Level RBC	>= 2.50

Section V Performance & Compliance Reporting

<u>Enterprise Risk Management</u> – Monitors Quarterly Investment Policy Compliance including Asset Sector Limitations, Portfolio Quality, and Actual vs. Target Duration.

Quarterly ALM Reviews - Reports to Finance Committee a summary of IPS Compliance, Asset-Liability Cash Flow Matching, and the portfolio Scorecard on the Asset Earnings Rate, Liability Credited Rate, and Spread.

Statement of Variability

December 13, 2011

This Statement of Variability applies to the following form:

```
LL-11-PBR-1, Premium Bonus Rider
LL-11-FPIA-1, Data Page for Premium Bonus Rider
```

The variable information is identified by brackets and may change as indicated below:

Company Officer Signatures: This will change if the relevant individuals or titles should change in the future.

Premium Bonus Rate: The premium bonus rate will vary within the range of 1% - 15%.

Premium Bonus Vesting Percentage:

Policy Year:	Premium Bonus
1	5% - 100%
2	5% - 100%
3	5% - 100%
4	5% - 100%
5	5% - 100%
6	5% - 100%
7	5% - 100%
8	5% - 100%
9	5% - 100%
10	5% - 100%

The combination of Premium Bonus Rate and vesting schedule will be designed so that the policy with the rider attached continues to comply with the Standard Nonforfeiture Law for Individual Deferred Annuities.

Statement of Variability

(January 3, 2012)

This Statement of Variability applies to the following form:

LL-11-FPIA-1 AR, Flexible Premium Deferred Indexed Annuity Policy

The variable information is identified by brackets and may change as indicated below.

Contract Page 1

DATA PAGE - Policy Data

Premium Tax Rate:

Initial Premium Tax:

Company Logo: The flexibility to change our logo does not include the Company name. We understand if our Company name changes for any reason we must notify the Department accordingly.

Home Office Mailing Address: We may change our Home Office Mailing Address if such items should change in the future.

Customer Service Telephone Number: We may change our Customer Service Telephone Number if such telephone number should change in the future.

Right To Cancel: For new issues of the Contract, the number of days could range from 10 days to 30 days. **For replacement Contracts**, the number of days could range from 30 days to 90 days. The number of days will not be less than required by state law.

Company Officer Signatures: This will change if the relevant individuals or titles should change in the future.

Policy Number: Policy number assigned by the Company **Policy Date:** Date the Policy is issued **Annuitant:** Annuitant's Name Age: Annuitant's Age at Issue Sex: Annuitant's Sex Owner: Owner's Name **Initial Premium:** The Maximum Initial Premium applied to the Contract without prior Company approval could range from \$1,000 to \$100,000. We may also vary the Maximum Premium by age.

Rate of Premium Tax On Initial Premium. Will never be less than 0% or

Amount of Premium Tax Assessed on Initial Premium, equals Initial

more than premium tax rate in state where policy is delivered.

Premium multiplied by Initial Premium Tax Rate.

Initial Net Premium:

Initial Premium minus Initial Premium Tax

Consideration Factor:

Factor applied to net premium when calculating Guaranteed Minimum Surrender Value. The consideration factor will always be at least the minimum percentage applied to considerations in the Minimum Standard Nonforfeiture Law of Individual Annuities in the state where the policy is delivered (currently 87.5%) and no more than 100%.

Initial Guaranteed Minimum Interest Rate:

This is the minimum guaranteed interest crediting rate when calculating Guaranteed Minimum Surrender Value. It will be redetermined on the first Reset Date The Initial Guaranteed Minimum Interest Rate will never be less than 1% or more than 3% and never less than the Initial Nonforfeiture Rate.

Reset Dates:

Dates when the Guaranteed Minimum Interest Rate is redetermined. Dates will range from the sixth Annual Date to the Maturity Date.

Initial Nonforfeiture Rate:

Minimum interest rate required by Standard Nonforfeiture Law. The formula for determining the Initial Nonforfeiture Rate is defined in the Actuarial Memorandum. A Contract will always offer an Initial Nonforfeiture Rate of at least 1% and no more than 3%.

Maturity Date:

Date on which annuity payments begin

Initial Allocation Percentages:

The initial allocation percentages can vary from 0% to 100% but the sum of the percentages has to be 100%. Any allocation may be made to the fixed option and/or to 1 or more of the 3 alternative index crediting methods, as long as the total of the percentages equals 100%.

There are 15 possible basic allocation combinations to the fixed option and/or to one or more of the three alternative index crediting methods, where the allocation percentage(s) > 0%:

• 4 combinations: for allocations to only 1 of the 4 interest crediting methods.

Fixed Option 100%

(A) Point-to-point 100%

(B) Monthly Average 100%

(C) Monthly Cap 100%

• 6 combinations: for allocations to 2 of the 4 interest crediting methods (where each allocation percentage: x% and y% > 0%, and where the total of the 2 allocation percentages: x% + y% = 100%).

Fixed Option	х%	х%	х%			
(A) Point-to-point	y%			х%		x%
(B) Monthly Average		y%			х%	y%
(C) Monthly Cap			y%	y%	y%	

• 4 combinations: for allocations to 3 of the 4 interest crediting methods (where each allocation percentage: x%, y% and z% > 0%, and where the total of the 3 allocation percentages: x% + y% + z% = 100%).

Fixed Option	х%	х%	х%	
(A) Point-to-point	y%	y%		х%
(B) Monthly Average	z%		y%	y%
(C) Monthly Cap		z %	z %	z%

• 1 combination: for an allocation to all 4 interest crediting methods (where each allocation percentage: w%, x%, y% and z% > 0%, and where the total of the 4 allocation percentages: w% + x% + y% + z% = 100%).

Fixed Option	w%
(A) Point-to-point	х%
(B) Monthly Average	y%
(C) Monthly Cap	z%

Initial Maximum Index Rates:

These are the Maximum Index Interest Rates for the first Allocation Date for Index Option Methods A and B. The Initial Maximum Index Interest Rates will never be less than 1%.

Initial Maximum Monthly Change:

This is the Maximum Index Monthly Change for the first Allocation Date for the Index Option Method C. The Initial Maximum Index Monthly Change will never be less than 0.0833%.

Table of Guaranteed Minimum Surrender Values:

Reflects guaranteed minimum surrender values for the Contract based upon an assumed premium of \$1,000.00 is paid on each Annual Date, the Initial Guaranteed Minimum Interest Rate, an assumed Guaranteed Minimum Interest rate of 1.00% after the First Reset Date and no withdrawals or supplemental benefits.

Withdrawal Charge Table:

Reflects the withdrawal charges for the Contract. The withdrawal charges will range from 0% to 9%

Statement of Variability

January 3, 2012

This Statement of Variability applies to the following form:

LL-1460-B-AR – Application for Annuity

This document defines the range of variation for items identified by brackets and found on Application Form LL-1460-B-AR. Any use of variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.

We certify that any change or modification to a variable item shall be administered in accordance with the requirements in this Statement of Variability, including any requirements for prior approval of a change or modification.

Company Logo

We reserve the right to change our company logo if such items should change in the future. The flexibility to change our logo does not include the Company name.

Section A. Deferred Annuities Initial Allocation Percentages:

The initial allocation percentages can vary from 0% to 100% but the sum of the percentages has to be 100%. Any allocation may be made to the fixed option and/or to 1 or more of the 3 alternative index crediting methods, as long as the total of the percentages equals 100%.

There are 15 possible basic allocation combinations to the fixed option and/or to one or more of the three alternative index crediting methods, where the allocation percentage(s) > 0%:

• 4 combinations: for allocations to only 1 of the 4 interest crediting methods.

Fixed Option	100%	
(A) Point-to-point	100%	
(B) Monthly Average	100%	
(C) Monthly Cap		100%

• 6 combinations: for allocations to 2 of the 4 interest crediting methods (where each allocation percentage: x% and y% > 0%, and where the total of the 2 allocation percentages: x% + y% = 100%).

Fixed Option	x%	x%	x%		
(A) Point-to-point	y%			x%	x%

(B) Monthly Average	y%			х%
y%				
(C) Monthly Cap		y%	y%	y%

• 4 combinations: for allocations to 3 of the 4 interest crediting methods (where each allocation percentage: x%, y% and z% > 0%, and where the total of the 3 allocation percentages: x% + y% + z% = 100%).

Fixed Option	x%	x%	x%	
(A) Point-to-point	y%	y%		x%
(B) Monthly Average	z%		y%	y%
(C) Monthly Cap		z%	z%	z%

• 1 combination: for an allocation to all 4 interest crediting methods (where each allocation percentage: w%, x%, y% and z% > 0%, and where the total of the 4 allocation percentages: w% + x% + y% + z% = 100%).

Fixed Option	w%
(A) Point-to-point	х%
(B) Monthly Average	y%
(C) Monthly Cap	z%

We reserve the right to include Policies and/or Riders approved in the future in this section for selection by the client. There is a blank line for additional policy description and a Rider line for additional Rider description. Only approved items would be listed on the application.

Page Numbers

A page number is located in the bottom middle of the form and may change due to formatting.

Effective Date

Description of Variability: Future changes, as set by the Statement of Variability, made to the application will trigger a new effective date (located in the bottom right-hand corner of the form, Page 1.)

Certificate of Compliance with Arkansas Rule and Regulation 19 & 49

The Lafayette Life Insurance Company NAIC #65242

LL-11-FPIA-1 AR, Flexible Premium Deferred Indexed Annuity Policy

LL-11-FPIA-1.10 AR, Data Pages (included in policy)

Form Number(s):

LL-11-FPIA-1.1 AR, Data Pages LL-11-FPIA-1.2 AR, Data Pages LL-11-FPIA-1.3 AR, Data Pages LL-11-FPIA-1.4 AR, Data Pages LL-11-FPIA-1.5 AR, Data Pages LL-11-FPIA-1.6 AR, Data Pages LL-11-FPIA-1.7 AR, Data Pages LL-11-FPIA-1.8 AR, Data Pages LL-11-FPIA-1.9 AR, Data Pages

-FRF10-1112, 10 Day Right to Return the Policy 11-PBR-1, Premium Bonus Rider 1460-B-AR, Application for Annuity
nereby certify to the best of my knowledge and belief that this filing is in compliance with Rule and egulation 19, 49, ACA 23-79-138 and Bulletin 15-2009.
You Rockford
Signature of Company Officer
ori Rochford, JD
Name
ssistant Vice President, Insurance Compliance
Title
12/27/2011
Date